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THE
HUNDRED FORTY-FIRST
ANNUAL REPORT
OF THE
BANK COMMISSIONER
OF THE
State of New Hampshire

For the year ending December 31, 1985

Filed with the Governor and Council as required by RSA 383:15

CONCORD, NEW HAMPSHIRE

1985

STATE OF NEW HAMPSHIRE

JOHN H. SUNUNU, GOVERNOR

BANK COMMISSIONER'S OFFICE

45 SOUTH MAIN STREET

CONCORD, NEW HAMPSHIRE

TELEPHONE 271-3561

BANK COMMISSIONER

A. Roland Roberge

DEPUTY BANK COMMISSIONER

Arlan S. MacKnight

His Excellency, John H. Sununu
and The Honorable Council
Executive Department
State House
Concord, New Hampshire 03301

Dear Governor Sununu and Council:

I have the honor of submitting to you the One Hundred Forty-First Annual Report of the Bank Commissioner for the calendar year ending December 31, 1985, in compliance with the terms and provisions of RSA 383:15.

The report reflects the condition of the state chartered financial institutions and other factual data.

Respectfully submitted,

A. Roland Roberge
Bank Commissioner

PERSONNEL OF THE BANK COMMISSIONER'S OFFICE

CHIEF BANK EXAMINER

Leon S. Merrill, Jr.

BANK EXAMINERS IV

Paul E. Bourgault

Maurice H. Deschenes, Jr.

Allan N. Jeannotte

Thomas E. McShane

Wallace P. Rhodes

BANK EXAMINERS III

John R. Bresaw, II

Gordon T. Cheney

Robert E. Hallows

George D. Harrington

David W. Pickett

Robert E. Silver

BANK EXAMINERS II

Jean M. Dobbins

Kerry R. Molin

BANK EXAMINER I

Lise J. Goddette

CONSUMER CREDIT ADMINISTRATOR

Donn R. Inglis

ADMINISTRATIVE ASSISTANT I

Carolyn L. Bond

ACCOUNTING TECHNICIAN

Bonnie L. Ladd

STATISTICAL ASSISTANT

Theresa L. Simpson

WORD PROCESSOR OPERATOR II

Dawn Marie Allen

WORD PROCESSOR OPERATOR I

Marie J. Verville

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First Signature Bank & Trust Company	North Hampton	45	58-59	67
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Meredith Village Savings Bank	Meredith	90	102-103	108
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New Hampshire Savings Bank	Concord	82	98-99	106
Peterborough Savings Bank	Peterborough	91	102-103	108
Piscataqua Savings Bank	Portsmouth	93	102-103	108
Plymouth Guaranty Savings Bank	Plymouth	92	102-103	108
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FOREWORD

The one hundred forty-first annual report of the Bank Commissioner contains consolidated reports of condition, consolidated analyses of earnings and other information of commercial banks, savings banks, co-operative banks, credit unions and other financial institutions operating under state charters.

PURPOSE OF THE BANKING DEPARTMENT

To protect the public interest by securing the safety and soundness of banking and by promoting fair competition.

FUNCTIONS OF THE BANKING DEPARTMENT

General supervision of all state chartered financial institutions including commercial banks, mutual savings banks, guaranty savings banks, co-operative banks, credit unions, small loan companies, second mortgage home loan companies and retail sales of motor vehicle companies.

Conduct examinations of each institution to insure sound financial management in compliance with banking laws and regulations.

File with the Governor and Council the Annual Report of the Bank Commissioner which contains a consolidated report of condition and a consolidated analysis of earnings of each commercial bank, savings bank, co-operative bank and credit union. Consolidated statements of condition, income and expense and analyses of loans are filed for second mortgage home loan companies and small loan companies.

Responsible for the investigation of branch applications, new bank applications and conversion, merger and consolidation applications of state chartered institutions. Process applications of banks for the authority to issue additional capital stock. In the event of a liquidation, take possession of the property and business and exercise authority to collect obligations due the institution and take whatever steps are necessary to protect its assets and the interest of its depositors.

LEGAL HOLIDAYS - CALENDAR YEAR 1986

New Year's Day	January 1st	Columbus Day	October 13th
Washington's Birthday	February 17th	Election Day	November 4th
Fast Day	April 28th	Veterans Day	November 11th
Memorial Day	May 30th	Thanksgiving Day	Whenever Appointed
Independence Day	July 4th	Christmas Day	December 25th
Labor Day	September 1st		

LEGAL HOLIDAYS - CALENDAR YEAR 1987

New Year's Day	January 1st	Columbus Day	October 12th
Washington's Birthday	February 16th	Election Day	November 4th
Fast Day	April 27th	Veterans Day	November 11th
Memorial Day	May 30th	Thanksgiving Day	Whenever Appointed
Independence Day	July 4th	Christmas Day	December 25th
Labor Day	September 7th		

NUMBER OF INSTITUTIONS

	December 31, 1985
Commercial Banks	36
Mutual Savings Banks	18
Guaranty Savings Banks	8
Co-operative Banks	4
Stock Co-operative Banks	2
Credit Unions	31
First Credit Union in the Nation	1
Miscellaneous Institution	1
Small Loan Licensees	44
Second Mortgage Home Loan Licensees	81
In Possession (The Valley Trust Company)	1
	227

NUMBER OF BRANCHES - OPERATING

Commercial Banks	99
Savings Banks	73
Co-operative Banks	8
	180

RETAIL INSTALMENT SALES OF MOTOR VEHICLES (RSA 361-A)

Retail Sellers	239
Retail Sellers' Branches	15
Sales Finance Licensees	20
Sales Finance Licensees' Branches	2
	276

NEW BANKS APPROVED

First Colebrook Bank (Interim Bank)	147 Main Street Colebrook
First NH Bank of Lebanon (Interim Bank)	20 West Park Street Lebanon
First Signature Bank & Trust Company	65 Layfayette Road North Hampton
Fortune Guaranty Savings Bank	Route 111 Windham
Liberty Savings Bank	Quimby Road Salisbury
New Belknap Bank (Interim Bank)	Routes 3 & 11, Belknap Mall Belmont
New North Country Bank (Interim Bank)	Corner Pleasant & York Streets Berlin
Olde Port Bank & Trust Company	501 Islington Street Portsmouth
PelW'nSal Bank & Trust Company (Interim Bank)	Bridge Street Pelham
United Savings Bank (Interim Bank)	156 Hanover Street Manchester

BRANCHES APPROVED

BankEast (as a result of merger) Manchester	55 Main Street Newport
Derry Bank and Trust Company Derry	Campbell Street North Side Plaza Manchester
Durham Trust Company Durham	566 Islington Street Portsmouth
Franklin Savings Bank Franklin	105 Lake Street Bristol
Indian Head Bank and Trust Company Portsmouth	Washington and Locust Street Dover
Indian Head Bank North (as a result of merger) Littleton	60 King's Square Whitefield
Peterborough Savings Bank Peterborough	Route 124 New Ipswich
The Siwooganock Guaranty Savings Bank Lancaster	State Street Route 3 Groveton
The Woodsville Guaranty Savings Bank Woodsville	Main Street Lisbon

MERGERS APPROVED

Amoskeag National Bank & Trust Co. Manchester	INTO	Amoskeag Savings Bank Manchester
Belknap Bank & Trust Belmont	INTO	New Belknap Bank Belmont (under name of Belknap Bank & Trust)
First Citizens National Bank Newport	INTO	BankEast Manchester
North Country Bank Berlin	INTO	New North Country Bank Berlin (not consummated)
The First Colebrook Bank Colebrook	INTO	First Colebrook Trust Company Colebrook (under name of The First Colebrook Bank)
The National Bank of Lebanon Lebanon	INTO	First NH Bank of Lebanon Lebanon
The Whitefield Savings Bank & Trust Company Whitefield	INTO	Indian Head Bank North Littleton

CONVERSION TO FEDERAL CHARTER

Merchants Savings Bank Manchester	TO	Numerica Savings Bank, FSB Manchester

CONVERSION OF MUTUAL FINANCIAL INSTITUTION TO STOCK FORM FINANCIAL INSTITUTION

Concord Savings Bank Concord	Approved

CHARTER AMENDMENTS

Bedford Bank, The Bedford	Increase capital stock from 194,000 shares par $9.00 to 394,000 shares par $9.00.
Charter Trust Company Concord	Increase preferred capital stock 25,000 shares par $14.00 and common capital stock 40,000 shares par $1.00 to preferred capital stock 35,000 shares par $14.00 and common capital stock 56,000 shares par $1.00.
Connecticut River Bank Charlestown	Increase capital stock from 6,500 shares par $25.00 to 8,000 shares par $25.00.
Family Bank & Trust, The Allenstown	Increase capital stock from 100,000 shares par $5.00 to 350,000 shares par $2.50.
Monadnock Bank, The Jaffrey	Decrease capital stock from 200,000 shares par $5.00 to 198,065 shares par $5.00.
Siwooganock Guaranty Savings Bank, The Lancaster	Increase capital stock from 20,000 shares par $50.00 to 200,000 shares par $5.00.

REMOTE SERVICE UNITS ACCEPTED IN 1985 BY BANK

M = Monec Unit; P = Pocketbank Unit

	FILED:
BANKEAST SAVINGS BANK AND TRUST	
Rockingham Park (2 Units) Salem	2/27/85
CHESHIRE COUNTY SAVINGS BANK	
98 Beaver Street, Keene	2/28/85
89 Marlboro Street, Keene	2/28/85
Route 32, Swanzey Center	6/04/85
Route 12, North Swanzey	6/04/85
329 Court Street, Keene	7/03/85
KEENE SAVINGS BANK	
Park Ave. and Summit Road, Keene	11/12/85
NEW HAMPSHIRE SAVINGS BANK	
417 South Main Street, Concord	11/01/85
PLYMOUTH GUARANTY SAVINGS BANK	
Millfront Market Place, Lincoln	7/19/85

RULES OF THE BOARD OF TRUST COMPANY INCORPORATION

Chapter	Title	Effective Date:
Tru 403.02	Conditions of Ownership and Leasing of Bank ATM Units	8/19/85

RULES OF THE BANK COMMISSIONER

Chapter	Title	Effective Date:
Ban 600	Internal Audit Reports	6/26/85

LEGISLATION ENACTED BY THE 1985 SESSION OF THE LEGISLATURE RELATING TO TAXATION

CHAPTER	RSA	DESCRIPTION
204	84	19, was amended: deleting some language and inserting a reference to RSA 21-J:28.

LEGISLATION ENACTED BY THE 1985 SESSION OF THE LEGISLATURE RELATING TO RETAIL SALES OF MOTOR VEHICLES

55	361-A	2, paragraph IV was added: requiring the bank commissioner to adopt rules relative to licensing.

LEGISLATION ENACTED BY THE 1985 SESSION OF THE LEGISLATURE RELATING TO THE BANK COMMISSIONER

55	383	9, paragraph I was amended: adding "with the exception of highly rated institutions provided for in RSA 383-9-d."
55	383	9, new paragraph II: requiring the bank commissioner to adopt rules relative to supervising financial institutions.
55	383	9-d new section: examination of highly rated institutions.
55	383	10-c new section: qualifications of bank examiners.
55	383	10-d new section: consumer complaints.
55	383	13, new paragraph II: requiring the bank commissioner to adopt rules relative to bank reports.
55	383	14, new paragraph II: requiring the bank commissioner to adopt rules relative to indemnity requirements.
55	383	19, 20, 21, were amended: abolishing the Bank Advisory Board.

LEGISLATION ENACTED BY THE 1985 SESSION OF THE LEGISLATURE RELATING TO SAVINGS BANKS, TRUST COMPANIES AND DEPOSITORIES

52	384	5-a, was amended: permitting a person to serve as a trustee, director or officer of both a savings bank or cooperative bank and a limited trust company.
221	384	12-a, new paragraph: Cease and Desist Orders.
221	384	12-b, new section: temporary Cease and Desist Orders.

CHAPTER	RSA	DESCRIPTION
221	384	12-c, new section: enforcement by Superior Court.
221	384	12-d, new section: notice to and concurrence of federal authorities.
349	384	16, was amended: eliminating the requirement that two trustees or directors of a bank or trust company countersign the bank or company's note when it borrows money.
311	384	16-c, was amended: requiring a bank to pay 5% interest on escrow accounts related to loans secured by real estate mortgages.
311	384	16-e, was amended: requiring mortgage companies to pay 5% interest on escrow accounts relating to loans secured by single family mortgages. It also requires the 5% interest rate shall apply to all existing and future escrow accounts.
LEGISLATION ENACTED BY THE 1985 SESSION OF THE LEGISLATURE RELATING TO SAVINGS BANKS		
267	386	new chapter: reorganization of mutual savings banks into mutual holding companies.
55	386	1-a, was amended: deleting reference to rulemaking.
55	386	1-b, new section: rulemaking.
55	386	57, was amended: authorizing the promulgating of regulations prescribing the securities eligible to be pledged.
LEGISLATION ENACTED BY THE 1985 SESSION OF THE LEGISLATURE RELATING TO INCORPORATION OF SAVINGS BANKS		
55	386-A	4, new paragraph II: requiring the bank commissioner to adopt rules relative to petitions for new savings banks.
LEGISLATION ENACTED BY THE 1985 SESSION OF THE LEGISLATURE RELATING TO CONVERSIONS BETWEEN MUTUAL SAVINGS BANKS, COOPERATIVE BANKS, BUILDING AND LOAN ASSOCIATIONS, AND SAVINGS AND LOAN ASSOCIATIONS		
55	389-A	5, paragraph II, was amended: requiring the bank commissioner to adopt rules relative to conversion to and from a federal charter.
LEGISLATION ENACTED BY THE 1985 SESSION OF THE LEGISLATURE RELATING TO REGULATIONS OF TRUST AND BANKING COMPANIES		
55	390	11-a, new section: requiring the bank commissioner to adopt rules relative to reserves, reports and deposits of securities.

LEGISLATION ENACTED BY THE 1985 SESSION OF THE LEGISLATURE RELATING TO TRUST COMPANIES

CHAPTER	RSA	DESCRIPTION
12	392	1, was amended: allowing a designee of the attorney general and the deputy treasurer to sit on the Board of Trust Company Incorporation as members.

LEGISLATION ENACTED BY THE 1985 SESSION OF THE LEGISLATURE RELATING TO BUILDING AND LOAN ASSOCIATIONS

55	393	13-a, new section: requiring the bank commissioner to adopt rules relative to unsecured loans, records, conversion and merger and consolidations.
55	393	53, was amended: requiring the bank commissioner to adopt rules relative to the procedure for a federal savings and loan association converting into a cooperative bank.

LEGISLATION ENACTED BY THE 1985 SESSION OF THE LEGISLATURE RELATING TO THE POWERS OF CORRESPONDING FEDERALLY CHARTERED FINANCIAL INSTITUTIONS

73	394-A	7, was amended: deleting from RSA 394-A:7, references to sections of the Administrative Procedure Act which no longer apply to the bank commissioner.
55	394-A	10, was amended: requiring the bank commissioner to adopt rules relative to the conversion of mutual banks and associations to stock form.

LEGISLATION ENACTED BY THE 1985 SESSION OF THE LEGISLATURE RELATING TO CREDIT UNIONS

55	394-B	3-a, new section: requiring the bank commissioner to adopt rules relative to supervision, corporation agreements, purchase of real estate, borrowing, audit, purposes of corporate credit unions, powers of corporate credit unions and equity reserves of corporate credit unions.

LEGISLATION ENACTED BY THE 1985 SESSION OF THE LEGISLATURE RELATING TO REGULATIONS OF BANKS IN EMERGENCIES

55	397	5, was amended: requiring the bank commissioner to adopt rules relative to banks in emergencies.

LEGISLATION ENACTED BY THE 1985 SESSION OF THE LEGISLATURE RELATING TO MORTGAGE HOME LOANS

397	398-A	amended chapter generally: requires licensing of all lenders whereby the loan is secured by a mortgage on single family dwelling.

CHAPTER	RSA	DESCRIPTION
55	398-A	13, was amended: requiring the bank commissioner to adopt rules relative to application forms, reports, procedures for responding to consumer inquiries and insurance requirements.
		LEGISLATION ENACTED BY THE 1985 SESSION OF THE LEGISLATURE RELATING TO REGULATIONS OF SMALL LOANS
55	399-A	26, was amended: requiring the bank commissioner to adopt rules relative to application forms, fees and reports.
		LEGISLATION ENACTED BY THE 1985 SESSION OF THE LEGISLATURE RELATING TO DEBT ADJUSTERS
55	399-D	14 was amended: requiring the bank commissioner to adopt rules relative to debt adjusters.

BANK HOLDING COMPANIES

AND

SUBSIDIARY BANKS

BANK HOLDING COMPANIES AND SUBSIDIARY BANKS

Amoskeag Bank Shares Inc. (Manchester)
- Amoskeag Savings Bank
- Meridian Corporation
- Souhegan National Bank

Bankcore, Inc. (North Conway)
- North Conway Bank

Bank of New Hampshire Corp. (Manchester)
- Bank of New Hampshire, N.A.
- The Bristol Bank
- Strafford National Bank

BankEast Corporation (Manchester)
- BankEast
- BankEast Savings Bank & Trust
- BankEast Trust Company

Bay Point Bancorp, Inc. (Meredith)
- Meredith Bank & Trust

Connecticut River Bancorp, Inc. (Charlestown)
- Connecticut River Bank
- Peoples National Bank of Littleton

Cornerstone Financial Corporation (Derry)
- Derry Bank and Trust Company

Finest Financial Corporation
- Pelham Bank and Trust Company

First Discount Bank (Tilton)
- First Deposit National Bank

First NH Banks, Inc. (Manchester)
- Bedford Bank, The
- Concord National Bank
- Exeter Banking Company, The
- First NH Bank of Lebanon
- Granite State Bank, National Association
- Laconia Peoples National Bank & Trust Company
- Merchants National Bank of Manchester, The
- North Country Bank
- Plymouth Guaranty Savings Bank
- White Mountain National Bank of North Conway
- Wolfeboro National Bank, The

Indian Head Banks Inc. (Nashua)
- Dartmouth National Corp.
- Indian Head Bank North
- Indian Head Bank and Trust Company
- Indian Head National Bank, Nashua
- Indian Head National Bank of Keene

NTC Corp. (Nashua)
- Nashua Trust Company

New Hampshire Savings Bank Corp. (Concord)
- New Hampshire Savings Bank
- Rockingham County Trust Co.

BANK HOLDING COMPANIES AND SUBSIDIARY BANKS (Continued)

Profile Financial Corp. (Plaistow)
Plaistow Bank and Trust

Saver's Bancorp, Inc. (Littleton)
Saver's Bank, The

United Banks Corporation (Hanover)
Hanover Bank & Trust Company

Village Financial Corporation
Village Bank & Trust Company

ABSTRACTS OF THE ANNUAL REPORT

OF

COMMERCIAL BANKS

SHOWING LOCATION,

NAMES OF OFFICERS

AND DIRECTORS

ALLENSTOWN

THE FAMILY BANK & TRUST
P.O. BOX 232 - ROUTE 3
ALLENSTOWN, NH 03275
Tel. 485-8444

(Year of Incorporation - 1980)

OFFICERS

Chairman of the Board
Bert R. Whittemore

President
** D. Frank Duris

Treasurer
Judith A. Clemons

Loan Officer
Cynthia F. Marcotte

DIRECTORS

Raymond C. Cummings
* D. Frank Duris
* Stanley F. Grimes, Sr.
G. Stetson Heiser
Phillip F. Kennedy
Elizabeth H. McFall
* Alfred P. Monacelli, Sr.
Kenneth N. Osborne
Howard C. Saturley
* Claire P. Scott
Richard F. Therrien
Charles W. Thompson
* Bert R. Whittemore

* Investment Committee Members
** Chief Executive Officer

BEDFORD

THE BEDFORD BANK
106 SOUTH RIVER ROAD
BEDFORD, NH 03102
Tel. 668-1500

(Year of Incorporation - 1972)

BRANCHES

Route 102
Londonderry, NH 03053
434-4576

Route 111A
Windham, NH 03087
898-9888

OFFICERS

President
** Alvah D. Chisholm

Senior Vice President
David Reilly

Vice Presidents
Robert McLean
Frecarick Savage

Vice President of Operations
Nita J. Raby

Assistant Operations Officer
Diane M. O'Clair

Branch Managers
Kimberly Ackerson
Jean M. Suraci

Retail Service Officer
Mary E. Snow

Consumer Credit Officer
Marie W. Scribner

Assistant Consumer Credit Officers
Dolores Snyder
Linda Tremblay

Commercial Credit Officer
Joanne M. Blinn

Mortgage Loan Officer
Sandra L.D. Rigazio

Marketing Officer
Anna M. Raudonis

Commercial Loan Officer
Leo E. Bergeron

DIRECTORS

* Alvah D. Chisholm
John B. Clover
Christopher C. Congdon
* Dean Kamen
Paul R. Kfoury
Everett P. McAfee, Jr.
* David H. McDuffee
William O. Merrill
Ferne Schmidtchen
* Nicholas G. Skaperdas
Michael R. Spector
* Bradford H. Thomas
Gerald Vecchione
Donald W. Wheeler

* Investment Committee Members
** Chief Executive Officer

BELMONT

BELKNAP BANK & TRUST
P.O. Box 1326 - BELKNAP MALL
BELMONT, NH 03220
Tel. 528-1800

(Year of Incorporation - 1979)

BRANCHES

880 Central Street
Franklin, NH 03235
934-6800

Main Street
Meredith, NH 03253
279-7061

OFFICERS

Chairman of the Board
Willard G. Martin, Jr.

Acting CEO/Vice President
** John E. Rohde

Assistant Vice President
Judith Nelson

Assistant Treasurer
Donna G. Kramer

Loan Officer
Kathryn MacRae

DIRECTORS

* Fred Altman
Robert C. Boulanger
Warren C. Clement
* Charles W. H. Lowth, Jr.
Willard G. Martin, Jr.
* Stephen B. McNeil
Russell A. Sabanek
Edward F. Schofield
* Glenn E. Shaw
Sheila D. Weeks

* Investment Committee Members
** Chief Executive Officer

BERLIN

THE BERLIN CITY BANK
9 MAIN STREET
BERLIN, NH 03570
Tel. 752-1171

(Year of Incorporation - 1901)

BRANCH

2 State Street
Groveton, NH 03582

OFFICERS

Chairman of the Board
Arnold P. Hanson

President
** Lloyd B. Rines

Vice President
Paul G. Campagna

Assistant Treasurer
Jacqueline L. Napert

Branch Manager
Ronald P. Goudreau

Ass't. Branch Manager
Lillian P. Landry

Ass't. Treasurers/Loan Officers
Ruby M. Shepard
Richard J. Sirois

Manager of Info. Services
Larry J. Bessinger

Auditor
Doris G. Dube

DIRECTORS

Arthur J. Bergeron
Thomas E. Brannen
Herbert N. Buckley
Bernard R. Gallagher
* Arnold P. Hanson
Ralph A. Labnon
John D. Morton
* Edward J. Reichert
Lawrence G. Richards
* Lloyd B. Rines
Joseph N. Rozek
* William J. Woodward

* Investment Committee Members
** Chief Executive Officer

BERLIN

NORTH COUNTRY BANK
P.O. BOX 6 - CORNER PLEASANT & YORK STREETS Tel. 752-4340
BERLIN, NH 03570

(Year of Incorporation - 1890)

OFFICERS

Chairman of the Board/President/Treasurer
** Gaston E. Fillion

Vice President/Loan Officer
Richard N. Langlois

Assistant Vice President/Loan Officer
Marcel G. Fillion

DIRECTORS

* Robert D. Calamari
* Roland W. Couture
* Gaston E. Fillion
* Eugene D. Rivard
* Lionel L. Roy

* Investment Committee Members
** Chief Executive Officer

BRISTOL

THE BRISTOL BANK
CENTRAL SQUARE Tel. 744-8521
BRISTOL, NH 03222

(Year of Incorporation - 1898)

OFFICERS

Chairman of the Board
T. Holmes Moore

President
** William C. Gilson

Vice Presidents
Douglas C. Benton
Virginia B. Nicholas
Joyce E. Smith

Assistant Vice President
Dennis P. Woodward

Loan Officer
Donna W. Lowell

DIRECTORS

* John C. Conkling
Alan E. Esty
D. Victor Field
* Gerald G. Gaucher
William C. Gilson
Dorothy M. Gordon
William C. Hoyt
John W. Matthews
* T. Holmes Moore
* Daniel R. W. Murdock
Ralph E. Shackett
William C. Walsh
Burton W. Williams

* Investment Committee Members
** Chief Executive Officer

CHARLESTOWN

CONNECTICUT RIVER BANK
P.O. BOX 500 - MAIN STREET Tel. 826-7764
CHARLESTOWN, NH 03603

(Year of Incorporation - 1864)

BRANCHES

82 Pleasant Street
Claremont, NH 03743
543-1276

Route 123
Langdon, NH 03602
835-6333

1 Main Street
W. Lebanon, NH 03784
298-8614

OFFICERS

President
** John E. Bentley

Vice Presidents
Walter H. Harrington
Paul D. Slade

Ass't. V. P./Treasurer
Jeffrey M. Lessels

Assistant Treasurers
Brenda E. Lindblade
Edna R. Scott
Nancy E. Smith

Loan Officers
Howard J. Aiken
Gary S. Crosby
Robert Kasprzak
Paul D. Silva
Joseph M. Sorrentino

Ass't. Loan Officers
Thomas D. Bentley
Brenda I. Ouellette

Ass't. Operations Officer
Stephen J. Bentley

DIRECTORS

* Ernest L. Bell, III
John E. Bentley
* John D. Bourdon
* Paul S. Cray
* Paul B. Dutton
* John C. Follett
* John E. Follett
* Theodore J. Frizzell
Walter H. Harrington
* David T. Henry
* Irving Mandinach
* David O. Morse, Sr.
* John Parker
* Stewart A. Rouse
* Roger Ryan

* Investment Committee Members
** Chief Executive Officer

CLAREMONT

CITY BANK AND TRUST
P.O. BOX 835 - 24 TREMONT SQUARE Tel. 543-0111
CLAREMONT, NH 03743

(Year of Incorporation - 1977)

OFFICERS

Chairman of the Board
George E. Velleux

President
** William F. Murray

Executive Vice President
Nicholas C. Marro

Vice President/Treasurer
William D. Waite

Vice Presidents
Edwin S. Childs
Roland V. Stoodley, Jr.

Assistant Treasurer
Karen M. Ouellette

Secretary
Charles Sprague

DIRECTORS

Roselyn Caplan
Donald Foisy
Norman J. Grover
* Charles W. Johnson
Thomas G. Levesque
* Nicholas C. Marro
* William F. Murray
Charles P. Puksta
* Dorothy Roman
* Charles Sprague
* Roland V. Stoodley, Jr.
* George E. Velleux

* Investment Committee Members
** Chief Executive Officer

COLEBROOK

THE FIRST COLEBROOK BANK
P.O. BOX 88 - 147 MAIN STREET
COLEBROOK, NH 03576
Tel. 237-5551

(Year of Incorporation - 1889)

OFFICERS

Chairman of the Board
Norman S. Brungot

V. Chairman of the Board
Victor P. Bruno

President
** Harry L. Olmstead, Jr.

Vice President
Robert W. Gooch

Assistant Vice President
Jean B. Grapes

Treasurer
Barbara V. Haynes

Assistant Treasurer
William C. Haynes

Mortgage Loan Officer
Jean F. Ladd

Bookkeeping Officer
Madeline Boucher

Customer Service Officer
Sharon A. Leicht

DIRECTORS

* Norman S. Brungot
* Victor P. Bruno
* Robert W. Gooch
* Wendell L. Herman
* Palmer B. Lewis
* Eric S. Livingstone
* Harry L. Olmstead, Jr.
* Warren E. Pearson
* Malcolm R. Washburn

* Investment Committee Members
** Chief Executive Officer

CONCORD

CHARTER TRUST COMPANY
95 NORTH MAIN STREET - PO BOX 1374
CONCORD, NH 03301
Tel. 224-1350

(Year of Incorporation - 1984)

OFFICERS

Chairman of the Board/Treasurer
** Robert J. Diefendorf

President/Secretary
Niall MacDonagh

Clerk
Gina L. Gilmore

DIRECTORS

* Scott Brackett
* Robert J. Diefendorf
* Jean E. Kennedy
* Niall MacDonagh
* David E. Tardiff
* Stephen R. Theroux
* Richard Young

* Investment Committee Members
** Chief Executive Officer

DERRY

DERRY BANK AND TRUST COMPANY
P.O. BOX 326 - 15 EAST BROADWAY Tel. 432-9517
DERRY, NH 03038

(Year of Incorporation - 1969)

BRANCHES

P.O. Box 197, Route 27
Candia, NH 03034
483-2151

Box 245, Routes 102 & 121
Chester, NH 03036
887-. .96

Box 326, 57 Crystal Ave.
Derry, NH 03038
432-9517

P.O. Box 318, Route 111
East Hampstead, NH 03826
382-7111

728 Massabesic Street
Manchester, NH 03103
625-4464

OFFICERS

Chairman of the Board
Niles F. Jensen

President
** John M. Terravecchia

Executive Vice President
G. Robert Smith

Vice Presidents
Robert E. Benoit
K. Ernest Duckworth
Catherine A. Gelinas

Assistant Vice Presidents
Dolores T. Brusky
Margaret B. de Redon
Terry Girolimon

Treasurer
Arnold C. Soney

Assistant Treasurers
Olive A. Lafontaine
Dolores M. Smith
Bonnie A. White
Carlton H. White
Katherine E. Zysk

Auditor
J. Thomas Mitchell

Compliance Officer
Karen L. Duval

Loan Officers
Edward G. Dumm
Mary Ann Landers

Loan Service Officer
Joan M. Willey

Branch Managers
Marilyn T. DiResto
Marjorie A. Garvin

DIRECTORS

Rolfe G. Banister
Rajat K. Bhattacharya
Edward D. Bureau
Donald L. Cusson
* Howard S. Dearth
William J. DeRemer
* William M. Hardy
* Horace A. Holaday, Jr.
* Niles F. Jensen
Andrew C. Mack
George F. Menard
Glenn E. Peabody
Paul T. Phillips
Albert H. Rioux, Sr.
* G. Robert Smith
Arnold C. Soney
* John M. Terravecchia
John J. Zito

* Investment Committee Members
** Chief Executive Officer

DURHAM

DURHAM TRUST COMPANY
70 MAIN STREET
DURHAM, NH 03824

Tel. 868-5574

(Year of Incorporation - 1947)

BRANCHES

151 Congress Street
Portsmouth, NH 03801
436-9008

566 Islington Street
Portsmouth, NH 03801
431-3611

Omne Mall, Spaulding Tpk.
Portsmouth, NH 03801
436-5722

OFFICERS

President
Alva F. Fernandez

Sr. Vice President
Marshall A. Tebbetts

Vice Presidents
James B. Helps
Gary E. Lundh

Assistant Vice Presidents
Christopher J. Bailey
S. Alan Moyer

Treasurer
Robert C. Chase, Jr.

Assistant Treasurer
David P. Toutain

Manager
M. Cora Wolford

Assistant Manager
Jane C. Marmontello

Accounting Officer
Dorothy P. Pevear

DIRECTORS

* Earl J. Dearborn
* Alva F. Fernandez
* Harold D. Moran
* Constance W. O'Mara
* Lawrence E. O'Mara
* John M. Sakowski

* Investment Committee Members
** Chief Executive Officer

EXETER

THE EXETER BANKING COMPANY
154 WATER STREET Tel. 772-4761
EXETER, NH 03833

(Year of Incorporation - 1893)

BRANCHES

Lafayette Road
Hampton Falls, NH 03844
926-3362

Lafayette Road
North Hampton, NH 03862
964-5518

Parade Mall
Hanover Street
Portsmouth, NH 03801
430-9393

Epping Road
Raymond, NH 03077
895-3186

Portsmouth Avenue
Stratham, NH 03885
772-6655

OFFICERS

President/Treasurer
** Richard D. Lund, Jr.

Sr. V.P./Sr. Loan Off.
Kenneth Davis

Senior Vice Presidents
Edwin R. Baker
Joseph S. LaRochelle

Vice Presidents
Richard G. Clark, Jr.
Marcia J. Cowan
John F. Cullinane
John D. Hebert
Rudolph C. Hede
Jacques Miller, Jr.
Richard E. Poulliot

Vice President/Ass't. Treasurer
Wayne A. Skoglund

Ass't. Vice Presidents
Janice Kearns
William Martin
Bette L. Southwick
Charles A. Walker

Commercial Loan Officer
Stephen H. Searway

Consumer Loan Officer
Marilyn MacDonnell

Assistant Treasurer
Evelyn Pettiglio

Operations Liaison Officer
Philip E. DuPont

Administrative Ass't's.
Theresa Abbott
Martina Jackson
Carol A. Russell
T. Lucille Winkley

Ass't. Trust Officer
Patricia Qualter

Personnel Officer
Stephanie J. Orcutt

Branch Managers
Robert M. Beaulac
Allan Gould
David G. Picha
Margaret A. Withstandley

Ass't. Branch Manager
Anita Ramsdall

DIRECTORS

* Robert H. Clement
* Edwin L. Collishaw, Jr.
* Michael J. Dalton
* John W. Flynn, Jr.
* Edwin A. Gage
* William A. Hickey, Jr.
* Stephen G. Kurtz
* Roy A. Ladner
* Richard D. Lund, Jr.
* John J. Quinn
* Ronald A. Remick
* Fred A. Wentworth, Jr.

* Investment Committee Members
** Chief Executive Officer

GILFORD

VILLAGE BANK & TRUST COMPANY
P.O. BOX 7345 - COUNTRY CLUB ROAD Tel. 528-3000
GILFORD, NH 03246

(Year of Incorporation - 1981)

OFFICERS

Chairman of the Board
David F. Haley

President
** Gregory M. Dickinson

Vice President/Treasurer
John H. Martin

Assistant Treasurers
Elaine L. B. Miller
Joanne T. Pike
Ruth Richard

DIRECTORS

* Kim E. Baron
* William F. Crane
* Gregory M. Dickinson
Lawrence W. Guild, II
* David F. Haley
Sandra T. McGonagle
Edward D. McKean, III
* Bradley J. Thompson

* Investment Committee Members
** Chief Executive Officer

HANOVER

HANOVER BANK & TRUST COMPANY
80 South Main St. - P.O. BOX A-158 Tel. 643-4200
HANOVER, NH 03755

(Year of Incorporation - 1973)

BRANCHES

Hanover Street
Lebanon, NH 03766
298-7737

Main Street
Orford, NH 03777
353-4324

Route 12-A
K Mart Shopping Plaza
West Lebanon, NH 03784
298-8787

OFFICERS

President
** Frederic R. Dawe

Vice President/Treasurer
Alan A. Howard

Ass't. Vice Presidents
Jeannette L. Lemay
Vernon T. Studer

Assistant Treasurers
Janis Lucas
Kathleen M. Oakes
Ona K. Pecor

DIRECTORS

* Robert W. Crichlow
* Donald deJ Cutter
* James J. Laflosca
* Ernest W. LeBlanc
* John E. Mann
* Robert D. McLaughry
* Thomas F. Purcell, Jr.
* James A. Sagglotes

* Investment Committee Members
** Chief Executive Officer

HILLSBORO

THE VALLEY BANK
WEST MAIN STREET Tel. 464-5541
HILLSBORO, NH 03244

(Year of Incorporation - 1973)

BRANCH

Maple Street
Henniker, NH 03242
428-3235

OFFICERS

Chairman of the Board/President
Richard W. Withington

Chief Executive Officer
** William F. Kacmarcik

Vice Presidents
Judith H. Avery
Merle R. Patenaude, Jr.

Assistant Treasurer
Tony E. Fowler

Assistant Loan Officer
Jo-Ann S. Lawrence

Clerk
Douglas S. Hatfield, Jr.

Branch Manager
Nancy St. Laurent

DIRECTORS

* Gordon J. Allen
Duane J. Clement
* Leo Dube
Richard Edmunds
* Douglas S. Hatfield, Jr.
Daniel G. Hingston
* Robert J. Johnson
* William F. Kacmarcik
Paul F. Kerber
Donald E. Knapton
Milton H. Morris
* Merle R. Patenaude, Jr.
* Richard W. Withington
Samuel C. Zachos

* Investment Committee Members
** Chief Executive Officer

JAFFREY

THE MONADNOCK BANK
87 MAIN STREET - P.O. BOX 308 Tel. 532-7788
JAFFREY, NH 03452

(Year of Incorporation - 1865)

BRANCHES

Village Plaza
Peterborough, NH 03458
924-9433

Main Street
Rindge, NH 03461
899-5187

Central Street
Troy, NH 03465
242-7737

OFFICERS

President
** Robert W. Allen

Vice President/Treasurer
Dennis P. O'Loughlin

Vice Presidents
Wayne R. Gordon
William R. Spaulding

Ass't. Vice Presidents
Larraine J. Caswell
Forrest R. Kimball
JoAnn M. St. Pierre
Patricia T. Sawtelle

Ass't. Treasurers
Kathleen G. Halfpenny
Eleanor I. Maki
Dorothy S. Richards

Consumer Loan Officers
Liane M. Taylor
Carl S. Wiley
Jeanne A. Witty

Ass't. Mortgage Officer
Lisa M. Digweed

DIRECTORS

* Robert W. Allen
Christopher V. Bean
* Deicie D. Bean
Reynold A. Belletete
* Charles H. Griswold
B. Leonard Krause
* D. Glynn Millard
Walter R. Peterson
* Francis X. Quinlan

* Investment Committee Members
** Chief Executive Officer

LEBANON

FIRST NH BANK OF LEBANON
20 WEST PARK STREET Tel. 448-4410
LEBANON, NH 03766

(Year of Incorporation - 1829)

BRANCHES

Route 4
Enfield, NH 03748
632-5511

Route 12A
Plainfield, NH 03781
675-6326

43 South Main Street
Hanover, NH 03755
643-5452

67 Main Street
West Lebanon, NH 03784
298-8459

Main Street
Meriden, NH 03770
469-3341

Upper Valley Plaza
West Lebanon, NH 03784
298-8095

OFFICERS

Chairman of the Board
Channing T. Brown

President
** S. Whitney Dickey

Executive Vice President
Peter C. Brown

Vice Presidents
J. R. Peter Gamble
William R. Hatch
Paul T. Przybyla
Michael K. Sandoe

Ass't. Vice Presidents
Ellen L. Close
Timothy S. vanBlommesteyn

Comptroller
Albert E. Joy

Sr. Consumer Loan Officer
Brian W. Embury

Personnel Director
Thomas B. Mulcahy

Marketing Director
Kathryn D. Schmidt

Administration Officer
Michael D. Thibault

Credit Manager
Noemi V. Wilson

Operations Officer
Jane E. Nugent

Branch Managers
Donna J. Barden
Patricia L. Lynaugh
Robert A. Mansell
Pamela W. Webster

DIRECTORS

* Channing T. Brown
* Peter L. Christie
* Deborah J. Cooper
* Warren E. Cramer
* Frederick G. Cushing, Jr.
* S. Whitney Dickey
* Ernest G. Eaton
* James F. Gosselin
* Lawrence A. Kelley
* Kenneth G. Smith
* James W. Varnum
* Roger S. Wood

* Investment Committee Members
** Chief Executive Officer

LITTLETON

INDIAN HEAD BANK NORTH
160 MAIN STREET Tel. 444-6521
LITTLETON, NH 03561

(Year of Incorporation - 1978)

BRANCHES

Main Street
Bethlehem, NH 03574
869-3348

Main Street
Conway, NH 03818
447-5425

Main Street
Franconia, NH 03580
823-5517

240 Main Street
Lisbon, NH 03585
838-6662

160 Main Street
Littleton, NH 03561
444-6521

Main Street
North Conway, NH 03860
356-6333

Route 16
North Conway, NH 03860
356-6306

Indian Mound Shopping Center
Ossipee, NH 03864
539-4300

King's Square
Whitefield, NH 03598
837-2531

55 Central Street
Woodsville, NH 03785
747-3341

OFFICERS

Chairman of the Board
Arthur F. Brown, Jr.

President
** Joseph R. Richard

Executive Vice Presidents
Willard G. Bromage, Jr.
Francis Deasy

Sr. Vice President/Treasurer
James E. Tibbetts

Vice Presidents
Richard T. Brunelle
Stephen E. Colby
Daniel J. Cullen
Mary Hennessey
Loretta G. Silver
A. Frank Stiegler, III

Ass't V.P./Consumer Loan Officer
Fred A. Page

Assistant Treasurer
Lillian Sylvestre

Commercial Loan Officers
Russell Hilliard
Wolfgang Kanschat
Stephen Ray
Carol Walker

Consumer Loan Officers
Carol Boucher
Judith Helfand

Loan Officers
Dorothy W. Belmore
Nora F. Clark
John S. Cobb
Deborah Fischbein
Charlene McGee
James McLaren

Mortgage Loan Officer
Patricia F. Clark

Operations/Security Officer
Nancyanne Dickowski

Branch Manager I
Barbara Luoma

Trust Officer
Marlene Gallinelli

DIRECTORS

Charles F. Astle
* Arthur F. Brown, Jr.
Frank G. Clark, Jr.
* Calvin J. Coleman
Winton J. Eastman
* Laurent R. Fournier
* Ralph L. Grindle, Jr.
Kenneth M. Grout
* David R. Hastings, II
* Joseph R. Richard
Francis D. Roy
* Wayne B. Ruggles
Herbert Schneider
* John H. Tilton
* Richard G. White
Robert Whitney, Jr.
Wendell D. Woodbury

* Investment Committee Members
** Chief Executive Officer

MANCHESTER

BANKEAST
1 MALL STREET
MANCHESTER, NH 03105
Tel. 624-6000

(Year of Incorporation - 1891)

BRANCHES

91 South River Road
Bedford, NH 03102
624-6000

Claremont Shopping Center
Claremont, NH 03743
542-7755

Pine & Pleasant Streets
Claremont, NH 03743
542-7755

Fort Eddy Plaza
Fort Eddy Road
Concord, NH 03301
224-8100

116 North Main Street
Concord, NH 03301
224-8100

223 Lowell Road
Hudson, NH 03051
880-5300

7 McGregor Street
Manchester, NH 03102
624-6000

South Willow Plaza
South Willow Street
Manchester, NH 03103
624-6000

Route 25
Meredith, NH 03253
279-7954

295 Main Street
Nashua, NH 03061
880-5300

122 Northeast Boulevard
Nashua, NH 03062
880-5300

55 Main Street
Newport, NH 03773
863-1750

Route 11, P.O. Box 322
Sunapee, NH 03782
763-5400

Main Street, P.O. Box 185
Warner, NH 03278
456-2272

Center Street
Wolfeboro, NH 03894
569-4222

OFFICERS

Chairman of the Board
Walter N. DeWitt

President
** Paul F. Leaming

Regional Presidents
Robert F. Fournier (Lakes)
George T. Hamilton (Concord)
Robert J. Rzasa (Nashua)
Robert E. Sager (Meredith)
Brian P. Towne (Newport)
David G. Wilson (Claremont)

Senior Vice Presidents
Peter C. Anderson
Harry L. Deas, III

Vice Presidents
Donald Aldrich
Corinne J. Durette
Allan F. Everson
James J. Gibney
Timothy D. Holt
Corinne P. Landry
Thomas L. Parrott
John E. Prewitt
Norman L. Prudhomme
Bruce S. Seymour
Paul D. Spang
James R. Wood

Ass't. Vice Presidents
Terence Casey
Bonita J. Goudreau
Marie M. Grenier
Richard L. Jackson
Arthur Letendre
Victor Levesque
Thelma G. McNamara
Joan M. Mathes
Theresa S. Peterson
Susie Vachon
Vincent H. Vieten
Evelyn M. Wirta
Kathleen R. Worthington

Commercial Loan Officer
Roger L. Turner

* Investment Committee Members
** Chief Executive Officer

(Continued)

MANCHESTER

BANKEAST (Continued)
1 WALL STREET Tel. 624-6000
MANCHESTER NH 03105

(Year of Incorporation - 1891)

Retail Services Mgr.
Ronald O. Perron

Personal Banking Officers
Suzanne T. Boucher
Denis B. Plante

Branch Managers II
Meredith M. Bentas
Donna B. King
Wanda L. Thompson

Branch Manager I
Joan Gagne

Branch Administrators
Katherine S. Conant
Ronald O. Malhot

Customer Acct. Admin.
Louis V. Hebert

Cash Management Sales Rep.
Jeanne Desruisseaux

Sr. Loan Counselors
Dennis A. Lamper
Gloria I. Loughlin

Comm. Const. Loan Off.
Timothy M. Hartshorn

Loan Officers
Hamlen C. Boynton
Norma McGray

Administrative Officers
Claudette Brown
Evangeline Gokas

Business Development Officer
Raymond P. Lambert

Operations Officer
Elis M. Casey

Managers
Saundra B. Hafford
Judith M. Malik
Robert H. Mercer
Peter C. Preston

DIRECTORS

* William H. Craig
* Cornelius DeValk
* Walter N. DeWitt
* Michael H. Foster
* Martin L. Gross
* Robert E. Heath
* Bruce M. Keller
* Paul F. Leeming
* George Matarazzo
* Soterios A. Sagglotes
* John I. Snow
* Thomas Sweeney, Jr.
* Raymond F. Truncellito
* Albert B. Wight

* Investment Committee Members
** Chief Executive Officer

MANCHESTER

BANKEAST TRUST COMPANY
TWO WALL STREET Tel. 624-6282
MANCHESTER, NH 03105

(Year of Incorporation - 1983)

OFFICERS

President/Treasurer
** Carroll E. Winch

Senior Vice President
David L. Carlson

Vice President
Allan L. Poole

Ass't. V. P./Trust Officers
Linda C. Courtemanche
Roberta R. Freedman

Ass't. V. P./Inv. Officer
Mark R. Litzerman

Trust Officer
Norma L. Goddard

Ass't. Trust Officers
Brenda Harrington
Cindy J. Motta

Secretary
Joan Mothes

DIRECTORS

* Walter N. DeWitt
* Peter Hamblett
* Paul F. Leaming
* John L. Snow
* Walter W. Vail
* Carroll E. Winch

* Investment Committee Members
** Chief Executive Officer

MANCHESTER

FIDUCIARY TRUST CO. OF NEW HAMPSHIRE
84 BAY STREET - P.O. Box 3109 Tel. 669-3970
MANCHESTER, NH 03105

(Year of Incorporation - 1958)

OFFICERS

President
** William T. Morgan

Vice President/Treasurer
Robert L. Hechler

Vice President/General Counsel
Rodney O. McWhinney

Vice Presidents
Michael D. Strohm
Samuel E. Upchurch, Jr.

Secretary
Daniel J. Harkinson

DIRECTORS

Joseph J. Acorace

* Daniel J. Harkinson

Joseph F. McDowell, III

* Rodney O. McWhinney

* William T. Morgan

* Investment Committee Members
** Chief Executive Officer

MEREDITH

MEREDITH BANK & TRUST
1 BAY POINT Tel. 279-7907
MEREDITH, NH 03253

(Year of Incorporation - 1924)

BRANCHES

North Main Street
Ashland, NH 03217
968-7131

Route 25
Moultonboro, NH 03254
476-5551

OFFICERS

Chairman of the Board/President
** Richard G. Gilcreast

Senior Vice President
Russell P. Brown

Treasurer
Joseph P. Conway, Jr.

Assistant Treasurer
Paul E. Muller

Branch Managers
Lee Creps
Marjorie E. Greemore

DIRECTORS

Enid R. Burrows
* Neil A. Cowan
Denley W. Emerson
* Gordon M. Foss
* Richard G. Gilcreast
* A. Walter Hill
Margaret P. Lunt
Christine P. Powers
* David S. Sticht
James A. Wallace

* Investment Committee Members
** Chief Executive Officer

NASHUA

NASHUA TRUST COMPANY
194 MAIN STREET
NASHUA, NEW HAMPSHIRE 03061

Tel. 882-2755

(Year of Incorporation - 1889)

BRANCHES

71 Lowell Road
Hudson, NH 03051
882-2755

33 Coliseum Avenue
Nashua, NH 03063
882-2755

238 Main Street
Nashua, NH 03061
882-2755

Southgate Plaza
D.W. Highway
Nashua, NH 03060
882-2755

One Trafalgar Square
Route 101A
Nashua, NH 03060
882-2755

* Investment Committee Members
** Chief Executive Officer

OFFICERS

Chairman of the Board
Robert J. Cross

President
** Norman B. Storrs

Vice President/Treasurer
James H. Munroe

Vice President/Secretary
Mark E. Leonardi

Vice Presidents
David P. Bingham
D. Paul Lamont
Robert R. Pinsonneault
William M. Prizer III
David L. Smith

Ass't. Vice Presidents
Elaine D. Ethier
Harry G. Locke
Conrad E. Thibault
Albert G. Trudeau
John C. Waszeciak, Jr.

Assistant Treasurers
Dorothy E. Cote
Maureen F. Donovan
Carol Ford
Lucille L'Heureux
Mariette C. Sirois
Carol Livingston Spiller
Stanley W. Wilkicki, Jr.

Assistant Trust Officers
Ashley D. Burt, Jr.
Judith K. Noel

Loan Officers
Peter B. Alden
Andrea A. Boyce
Catherine N. Connolly
Irene A. Peters

Branch Managers
Rita Christenakis
Holly Harper Dodge
Carolyn Dunlap
Lorraine L. Staby

Managers
Lorraine C. Caterino
Helga Wester

Trust Operations Officer
Thomas A. Jasalavich

Trust Administrator
Gretchen A. Telch

Ass't. Marketing Officer
Marylin Morgan

Credit Manager
Wayne F. Nelson

Controller
Julien J. Houle

Auditor
Richard T. Kunzler, II

Operations Officer
M. Melissa Zettlemeyer

Retail Development Officer
Nancie A. Caron

Administrative Assistant
Lucille Lockwood

DIRECTORS

* Joseph A. Bellavance
* Leon P. Brassard
* Gilbert Bucknam
* Robert J. Cross
* Donald W. Erion
* David C. Hamblett
* Raymond A. Lebombarde
* James A. Lyons
* Raymond H. Marcotte
* Gerald R. Prunier
* John J. Singer, Jr.
* Norman B. Storrs
* Allan H. Swanson
* William R. Swart
* Samuel A. Tamposi, Jr.
* David E. Tully
* William W. Zechel

NEW LONDON

THE NEW LONDON TRUST COMPANY
P.O. BOX 158 - MAIN STREET
NEW LONDON, NH 03257
Tel. 526-2535

(Year of Incorporation - 1958)

BRANCHES

Proctor Block
Andover, NH 03216
526-2535

Danbury General Store
Routes 4 & 104
Danbury, NH 03230
526-2535

Lake Sunapee Trading Post
Route 103
Newbury, NH 03255
526-2535

Cricenti's Market
Newport Road
New London, NH 03257
526-2535

OFFICERS

Chairman of the Board
William F. Kidder, Sr.

President
** William F. Kidder, Jr.

Senior Vice Presidents
Charles V. Sebring
[illegible] F. Voss

Vice Presidents
James C. Cleveland
William J. McIver
Charles R. Sanderson

Ass't. Treasurer/Loan Off.
Lois S. Shaw

Operations Officer
Elaine M. Hoffman

Clerk
Chandler M. Perkins

Loan Officer
Debra W. Silas

DIRECTORS

William S. Berger
* James C. Cleveland
* Frank N. Cricenti
* Claude E. Gardner
William F. Kidder, Sr.
* William F. Kidder, Jr.
Chandler M. Perkins
* Charles V. Sebring
Sumner Woodward

* Investment Committee Members
** Chief Executive Officer

NEWINGTON

ATLANTIC TRUST COMPANY
WEST PARK DRIVE
NEWINGTON, NH 03801
Tel. 431-4600

(Year of Incorporation - 1983)

OFFICERS

President
** William J. Donovan, Jr.

Assistant Vice President
Warren C. Spencer

Treasurer
Michael J. Wanyo, Jr.

Assistant Treasurer
Catherine A. Martin

Clerk
Bruce J. Noel

DIRECTORS

* Albert B. Blackadar
Anthony P. DelGrosso
* William J. Donovan, Jr.
* Charles J. Gallagher
* Thomas F. Gergen
* Sumner F. Kalman
* Roy F. Leach, Jr.
Bruce J. Noel
* Robert C. Senter
Augustine P. Sheehy
* Rudolph R. Smith
* Peter A. Stern
David P. Styles
Robert P. Villella
* Michael J. Wanyo, Jr.

* Investment Committee Members
** Chief Executive Officer

NORTH CONWAY

NORTH CONWAY BANK
P.O. BOX A - 240 MAIN STREET Tel. 356-5466
NORTH CONWAY, NH 03860

(Year of Incorporation - 1900)

BRANCHES

P.O. Box 180, Route 16
Glen, NH 03838
383-6813

P.O. Box A, Route 302
North Conway, NH 03860
356-6397

P.O. Box 234, Route 16
West Ossipee, NH 03890
539-7501

OFFICERS

President
S. Jean Fernandez

Executive Vice President
** Frank J. Connolly, Jr.

Chairman of the Bd./Vice President
Earl P. Osgood

Vice Presidents
Thomas W. Crompton
William G. Edmunds
Kenneth C. Sykes

Ass't. Vice Presidents
Joseph L. Costello
John A. Cuddy
Nancy F. Grove
Rosemarie Liska

Treasurer
Richard L. Van Dyne

Assistant Loan Officer
Michael P. La Civita

Ass't. Mortgage Officer
Meredith W. Christie

DIRECTORS

J. Frank Crowley
* S. Jean Fernandez
* L. Hamlin Greene
* Earl P. Osgood
George C. Weston

* Investment Committee Members
** Chief Executive Officer

NORTH HAMPTON

FIRST SIGNATURE BANK AND TRUST COMPANY
65 LAYFAYETTE ROAD - P.O. BOX 1320 Tel. 964-5364
NORTH HAMPTON, NH 03862-1320

(Year of Incorporation - 1985)

OFFICERS

President
** James W. McLaughlin

Vice President/Treasurer
Elaine C. Weeks

Secretary
Paul C. Remus

DIRECTORS

* Edward J. Boudreau, Jr.
* Edward J. Crane, Jr.
* James W. McLaughlin
* Steven R. Pruchansky
* Robert H. Watts

* Investment Committee Members
** Chief Executive Officer

PELHAM

PELHAM BANK AND TRUST COMPANY
BRIDGE STREET - ROUTE 38 Tel. 635-3545
PELHAM, NH 03076

(Year of Incorporation - 1968)

BRANCHES

Route 28, South Broadway
Salem, NH 03079
893-6151

Route 111, Indian Rock Road
Windham, NH 03087
893-4321

OFFICERS

Chairman of the Bd./President
** Louis Fineman

First Vice President
George Harris

Senior Vice President
Patricia McArdle

Vice Presidents
Paul Santos
Allan D. Virr

Ass't. Vice Presidents
Florice Howes
Laura Pepe
Raymond Wrobel

Treasurer
William A. McNamara

Assistant Treasurers
Brenda Florante
Therese Leone

Clerk
Theodore L. Russem

Auditor
Christine Elander

DIRECTORS

* Ralph S. Boutwell

Claude L. Captell, Jr.

George Harris

Willis S. Low

* William A. McNamara

* Titus Plomaritus

* Theodore L. Russem

* Investment Committee Members
** Chief Executive Officer

PLAISTOW

PLAISTOW BANK AND TRUST COMPANY
P.O. BOX 368 - 47 PLAISTOW ROAD Tel. 382-6511
PLAISTOW, NH 03865-0368

(Year of Incorporation - 1967)

BRANCHES

Route 121, P.O. Box 268
Atkinson, NH 03811
362-5596

P.O. Box 398
Main Street
Hampstead, NH 03841
329-6711

Carriage Towne Plaza
Church Street
Kingston, NH 03848
642-3353

P.O. Box 518
Little River Road
Kingston, NH 03848
642-3667

OFFICERS

Chairman of the Board
William S. Bartlett, Jr.

President
** Richard W. Fletcher

Exec. V. P./Treasurer
Thomas E. Quinlan

Vice President
Arthur S. Woodman

Ass't. Vice Presidents
James D. Dwyer
David N. Gauron

Ass't. Treasurers
Barbara M. Moran
John C. Sherman

Mortgage Officer
Alfreda Woodlock

Ass't. Mortgage Officer
Sharon J. Neff

Personnel Officer
Ellen H. Calef

Managers
Kathy L. Copp
Helen A. Luciano
Jane K. Stewart

DIRECTORS

Daniel H. Andernacht
Theodore Baratt
* William S. Bartlett, Jr.
Richard W. Fletcher
* James F. Grimes
Peter G. Hurd
Kevin King
John R. Pichowicz
* Nicholas Pichowicz
* Bernard R. Senter
* Wilfred C. Senter

* Investment Committee Members
** Chief Executive Officer

PORTSMOUTH

INDIAN HEAD BANK AND TRUST COMPANY
P.O. BOX 780 - 3 PLEASANT STREET
PORTSMOUTH, NH 03801

Tel. 436-4110

(Year of Incorporation - 1980)

BRANCHES

104 Washington Street
Dover, NH 03820
742-6737

Main Street
Epping, NH 03042
679-5491

60 Portsmouth Avenue
Exeter, NH 03833
772-4701

97 Water Street
Exeter, NH 03833
772-4701

264 Lafayette Road
Hampton, NH 03842
926-8894

140 Main Street
Newmarket, NH 03857
659-5566

Islington Street
Portsmouth, NH 03801
436-4110

Lafayette Road
Portsmouth, NH 03801
436-4110

3 Pleasant Street
Portsmouth, NH 03801
436-4110

Pease AFB Facility
Rockingham Drive
Portsmouth, NH 03801
436-4110

6 Epping Street
Raymond, NH 03077
895-3144

66 South Main Street
Rochester, NH 03867
332-6000

* Investment Committee Members
** Chief Executive Officer

OFFICERS

Chairman of the Board
** Bradford F. Alden

President/CAO
Ronald J. Rioux

Senior V. P./Treasurer
Edward W. Johnson

Senior Vice President
Joel F. Koch

Vice Presidents
Robert C. Coughlin
Frank E. Flannery
Charles S. Sherman
Mark F. Tierney

Assistant Vice Presidents
Mark A. Anderson
Anthony F. DeGrechie
Jonathan K. Ellis
Patricia M. Fernandes
Christopher Hascall
David H. McArdle
Robert A. Pearson
Lorraine E. Tobin

Loan Officers
Ronald A. Haas
Sheryl A. Reppe

Ass't. Loan Officer
Suzanne S. Healey

Credit Officer
Madeline A. Ferrari

Branch Managers
Kenneth B. Bailey
Susan L. Clark
Ann M. French
John S. Fronock
Laurie A. Lund-Carlson
Judith A. Murch
Scott B. Walters
Donna M. Waslewski

Ass't. Branch Managers
Ellen M. Breitmaier
Arleen G. Clark
Janet S. Keane

Human Resources Officer
Donald G. Stevens

DIRECTORS

* Bradford F. Alden
* Robert E. Barney
* Ferris J. Bavicchi
Louis E. Bergeron
Carl W. Brewitt
Roland P. Cullen
Albert J. Ferron
R. Dexter Goodrich
* Herbert A. Grant, Jr.
* Paul J. Holloway, Jr.
* Harry MacLeod, Jr.
Russell H. McGuirk
* Raymond R. Ouellette
* Ronald J. Rioux
Morris Weinstein

SALEM

FIDELITY BANK & TRUST COMPANY
59 STILES ROAD
SALEM, NH 03079
Tel. 893-7703

(Year of Incorporation - 1983)

OFFICERS

Chairman of the Board/President
** John R. Towers

Treasurer/Security Officer
Kathleen A. Davis

Clerk
Charles F. Leahy

Trust Officer/Secretary
Kenneth J. McDonald

Trust Officer
Malcolm W. MacNaught

DIRECTORS

Roger F. Dumas

Dudley A. Hall

Charles F. Leahy

* Malcolm W. MacNaught

* Richard M. Reilly

David M. Roby

* John R. Towers

* Investment Committee Members
** Chief Executive Officer

SALEM

ROCKINGHAM COUNTY TRUST CO.
267 SOUTH BROADWAY Tel. 893-6141
SALEM, NH 03079

(Year of Incorporation - 1969)

BRANCH

220 North Broadway
Salem, NH 03079
893-6141

OFFICERS

Chairman of the Board
Robert L. Gable

President
** Frank J. Murray

Senior Vice President
Paul C. Rizzi, Jr.

Vice Presidents
W. Robert Conley
Muriel M. J. Cote
John E. Lord

Ass't. Vice Presidents
Debora M. Cote
A. Richard Hanlon

Treasurer
Russell W. Matson

Consumer Loan Officer
Mitry Saba

Ass't. Operations Officers
William R. Barnes
Karen E. Uva

Marketing Officer
Helen M. Bailey

Branch Manager
John Queen

DIRECTORS

Francis E. Burke
* Robert L. Gable
John R. Hardie
Laurence J. Kealey
George J. Khoury
Clarence W. Merrill
* Frank J. Murray
* Berge M. Nalbandian
David H. Rogers
Frank V. Sandberg
A. Martin Simensen
* Lewis F. Soule
Kasmir E. Ulaky
* Douglas R. Watts

* Investment Committee Members
** Chief Executive Officer

SEABROOK

SEABROOK BANK AND TRUST COMPANY
P.O. BOX 400 - 489 LAFAYETTE ROAD Tel. 474-5501
SEABROOK, NH 03874

(Year of Incorporation - 1975)

BRANCHES

N. Hampton Village Shopping Center
North Hampton, NH 03862
964-6408

Routes 286 & 1A
Seabrook, NH 03874
474-5009

OFFICERS

Chairman of the Board
Wilfred L. Sanders, Jr.

President
** Thomas M. Whelan

Senior Vice President
Richard A. Willey

Vice President
William S. Sawyer

Assistant Vice President
Christina M. Twitchell

Mortgage Officer
Diana M. Van Zanten

Assistant Oper. Officers
Deborah Downer
Victoria True

Assistant Treasurer
Michael Turcotte

Clerk
Edward J. McDermott

DIRECTORS

Richard E. Blinn
Michael A. Kutlowski
* Paul F. Leary
* Edward J. McDermott
* Francis J. Mahoney
Richard C. Noel
Robert F. Preston
Wilfred L. Sanders, Jr.
* Vernon R. Small
* Edward H. Tate II
* Thomas M. Whelan

* Investment Committee Members
** Chief Executive Officer

SOMERSWORTH

THE SOMERSWORTH BANK
P.O. BOX 231 - 1 JOHN PARSONS DRIVE Tel. 692-3040
SOMERSWORTH, NEW HAMPSHIRE 03878

(Year of Incorporation - 1865)

OFFICERS

Chairman of the Bd./President
Paul R. St. Laurent

Executive Vice President
** Paul R. St. Laurent, Jr.

Vice President/Treasurer
Jean R. Gill

Vice President
Normand E. Theberge

Loan Officer
Muriel K. Lennon

Assistant Treasurer
Marcia C. Doyon

Operations Officer
Doris R. Boutin

DIRECTORS

* Robert L. Cullinane
* George E. Janetos
* Philip M. Mathews
* Raymond J. Newton
* Stephen J. Pappas
* Paul R. St. Laurent
* Paul R. St. Laurent, Jr.
* Ronald L. Vigue
* Reginald O. Willett

* Investment Committee Members
** Chief Executive Officer

SUNCOOK

THE SUNCOOK BANK
50 GLASS STREET Tel. 485-9564
SUNCOOK, NH 03275

(Year of Incorporation - 1916)

BRANCHES

Epsom Circle
Epsom, NH 03234
736-9363

1288 Hooksett Road
Hooksett, NH 03106
668-2192

Route 4
Northwood, NH 03261
942-8739

OFFICERS

Chairman of the Board
Ernest E. Coulombe

President
** David A. Eakin

Sr. Vice President
A. David Polsson

Vice President
John F. McManus

V. P./Treasurer
Roger A. Menard

Ass't. Vice Presidents
Ernest A. Bergevin
Richard T. Hebert

Assistant Treasurers
David A. Blais
Elaine Brown
Lawrence E. Labrie

Public Relations Officer
Melvin C. Blais

Auditor
Ronald P. Lafond

Northwood Supervisor
Bonnie Burklund

Loan Officer
C. Richard Thatcher

Bookkeeping Supervisor
Helen E. Forbes

DIRECTORS

Laurent J. Boucher
* Ernest E. Coulombe
* Edward R. Cyr
* David A. Eakin
William F. Edmonds
Charles F. Gordon
Arthur J. Labonville
Gerard H. Lavole
Lester W. LeBlanc
* Robert S. Yeaton

* Investment Committee Members
** Chief Executive Officer

ABSTRACTS OF THE ANNUAL REPORT

OF

COMMERCIAL BANKS

SHOWING

CONSOLIDATED REPORT OF CONDITION

INCLUDING TRUST DEPARTMENTS

AND

CONSOLIDATED REPORT OF INCOME

DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS

AND

GENERAL INFORMATION

STATEMENT OF CONDITION (in thousands of dollars)	ALLENSTOWN THE FAMILY BANK & TRUST	BEDFORD THE BEDFORD BANK	BELMONT BELKNAP BANK & TRUST	BERLIN THE BERLIN CITY BANK	BERLIN NORTH COUNTRY BANK	BRISTOL THE BRISTOL BANK	CHARLESTOWN CONNECTICUT RIVER BANK	
ASSETS								
1. Cash & balances due from depository institutions:								1.
(a) Noninterest-bearing balances, currency & coin	$1,035	$5,911	$1,904	$2,478	$1,594	$733	$1,373	
(b) Interest-bearing balances	1,200	651	17,850	4,129			250	
2. Securities		16,229	1,088	19,309	2,105	2,555	2,171	2.
3. Federal funds sold & securities purchased under agreements to resell			1,424	1,510	1,375	2,025	7,510	3.
4. Loans & lease financing receivables:								4.
(a) Loans & leases, net of unearned income	10,129	55,072	23,740	75,694	22,773	18,634	29,251	
(b) LESS: Allowance for loan & lease losses	36	1,001	725	571	187	143	159	
(c) Loans & leases, net of unearned income & allowance for losses	10,093	54,071	23,015	75,123	22,586	18,491	29,092	
5. Assets held in trading accounts								5.
6. Premises & fixed assets (including capitalized leases)	227	1,050	1,037	1,293	532	444	586	6.
7. Other real estate owned				324	36		71	7.
8. Investments in unconsolidated subsidiaries & associated companies								8.
9. Customers' liability to this bank on acceptances outstanding								9.
10. Intangible assets								10.
11. Other assets	133	1,024	430	1,026	228	326	327	11.
12. Total assets	$12,688	$78,936	$46,748	$105,192	$28,456	$24,574	$41,380	12.

LIABILITIES AND CAPITAL

13. Deposits:								13.
(a) Noninterest-bearing	$1,244	$12,929	$3,743	$4,608	$1,336	$2,262	$5,299	
(b) Interest-bearing	10,284	51,597	39,460	91,962	24,341	20,298	33,016	
14. Federal funds purchased & securities sold under agreements to repurchase		8,747						14.
15. Demand notes issued to the U.S. Treasury				278	98			15.
16. Other borrowed money								16.
17. Mortgage indebtedness & obligations under capitalized leases		165			523			17.
18. Bank's liability on acceptances executed & outstanding								18.
19. Notes & debentures subordinated to deposits		514					100	19.
20. Other liabilities	106	562	1,709	285	227	127	129	20.
21. Total liabilities	11,634	74,514	44,912	97,133	26,525	22,687	38,544	21.
22. Limited-life preferred stock								22.
EQUITY CAPITAL								
23. Perpetual preferred stock								23.
24. Common stock	500	1,775	1,581	316	164	267	185	24.
25. Surplus	250	1,836	491	1,000	1,136	1,000	837	25.
26. Undivided profits & capital reserves	304	831	(236)	6,743	631	620	1,814	26.
27. Cumulative foreign currency translation adjustments								27.
28. Total equity capital	1,054	4,422	1,836	8,059	1,931	1,887	2,836	28.
29. Total liabilities, limited-life preferred stock and equity capital	$12,688	$78,936	$46,748	$105,192	$28,456	$24,574	$41,380	29.

GENERAL INFORMATION

30. Surety coverage	250,000	5,000,000	685,000	1,000,000	675,000	7,500,000	1,000,000	30.
Period January 1, 1985 through December 31, 1985 Amount of Interest Paid to Depositors:								
31. Regular savings	5.50	5.25	5.25	5.50	5.50	5.50	5.50	31.
32. NOW (fixed rate)	5.25	5.25	5.25	5.25	5.50	5.25		32.
33. Super NOW		6.00-7.00		7.50-8.00	5.50-7.00		6.90-7.40	33.
34. Money market savings	7.50	6.00-8.00	7.00	7.75-8.50	5.50-7.75	7.125	7.20-8.30	34.
35. Escrow funds				3.25			5.50	35.
36. 90 day notice			5.75				5.75	36.
37. Money market certificates	8.50-14.00	7.00-10.00	7.38-14.98	7.25-11.50	7.80-9.00	7.25-9.75	7.50-10.00	37.
38. Negotiated rate certificates	7.65-13.00		8.25-9.50	8.00-11.50	9.00-9.25	8.75-10.00	7.50-11.50	38.
39. Dividends paid on capital stock				$316			$97	39.

STATEMENT OF CONDITION (in thousands of dollars)	CLAREMONT CITY BANK AND TRUST	COLEBROOK THE FIRST COLEBROOK BANK	CONCORD CHARTER TRUST COMPANY	DERRY DERRY BANK AND TRUST COMPANY	DURHAM DURHAM TRUST COMPANY	EXETER THE EXETER BANKING COMPANY	GILFORD VILLAGE BANK & TRUST COMPANY	
ASSETS								
1. Cash & balances due from depository institutions:								1.
(a) Noninterest-bearing balances, currency & coin	$1,215	$1,064	$2	$3,784	$1,886	$4,298	$495	
(b) Interest-bearing balances			128	500			810	
2. Securities	1,599	15,252	100	25,937	11,598	34,533	2,413	2.
3. Federal funds sold & securities purchased under agreements to resell		2,750		890	4,900	2,000	900	3.
4. Loans & lease financing receivables:								4.
(a) Loans & leases, net of unearned income	18,281	20,497		46,951	33,801	109,825	12,929	
(b) LESS: Allowance for loan & lease losses	125	228		444	100	1,089	53	
(c) Loans & leases, net of unearned income & allowance for losses	18,156	20,269	0	46,507	33,701	108,736	12,876	
5. Assets held in trading accounts								5.
6. Premises & fixed assets (including capitalized leases)	694	353		1,850	1,586	2,246	400	6.
7. Other real estate owned		13						7.
8. Investments in unconsolidated subsidiaries & associated companies						177		8.
9. Customers' liability to this bank on acceptances outstanding								9.
10. Intangible assets								10.
11. Other assets	315	506	93	881	2,083	3,025	274	11.
12. Total assets	$21,979	$40,207	$323	$80,349	$55,754	$155,015	$18,168	12.

LIABILITIES AND CAPITAL								
13. Deposits:								13.
(a) Noninterest-bearing	$1,396	$4,595		$9,301	$6,035	$21,512	$1,090	
(b) Interest-bearing	18,766	31,425		64,537	44,984	120,717	15,643	
14. Federal funds purchased & securities sold under agreements to repurchase	150							14.
15. Demand notes issued to the U.S. Treasury	130							
16. Other borrowed money						1,190		15.
17. Mortgage indebtedness & obligations under capitalized leases					100	927		16.
18. Bank's liability on acceptances executed & outstanding							63	17.
19. Notes & debentures subordinated to deposits								18.
20. Other liabilities				350				19.
	121	35	2	727	410	1,112	79	20.
21. Total liabilities	20,563	36,055		74,915				
22. Limited-life preferred stock	20,563	36,055	2	74,915	51,529	145,458	16,875	21.
EQUITY CAPITAL								22.
23. Perpetual preferred stock			350					23.
24. Common stock	695	142	40	359	250	600	500	24.
25. Surplus	560	1,000		2,000	300	1,312	270	25.
26. Undivided profits & capital reserves	161	3,010	(69)	3,075	3,675	7,645	523	26.
27. Cumulative foreign currency translation adjustments								27.
28. Total equity capital	1,416	4,152	321	5,434	4,225	9,557	1,293	28.
29. Total liabilities, limited-life preferred stock and equity capital	$21,979	$40,207	$323	$80,349	$55,754	$155,015	$18,168	29.
GENERAL INFORMATION								
30. Surety coverage	400,000	675,000	1,000,000	1,050,000	450,000	5,000,000	250,000	30.
Period January 1, 1985 through December 31, 1985 Amount of Interest Paid to Depositors:								
31. Regular savings	5.50	5.00-5.25		5.50-5.25	5.50	5.50	5.25	31.
32. NOW (fixed rate)	5.00	5.25		5.25	5.25	5.25	5.25	32.
33. Super NOW		6.25		6.00-6.26	6.00	6.25-6.50	6.00	33.
34. Money market savings	7.00-8.00	7.80-9.00		6.97-8.21	7.00-7.50	7.00-7.50	7.00-8.50	34.
35. Escrow funds	5.00	3.25		5.00		3.50		35.
36. 90 day notice	5.75			5.50		5.75		36.
37. Money market certificates	7.00-11.25	7.25-11.00		7.90-10.25	7.25-9.00	6.43-10.00	8.00-10.00	37.
38. Negotiated rate certificates				7.20-10.00	7.00-8.00	7.65-11.00	7.00-10.50	38.
39. Dividends paid on capital stock	$38	$189		$151	$30	$602		39.

STATEMENT OF CONDITION (in thousands of dollars)	HANOVER HANOVER BANK & TRUST COMPANY	HILLSBORO THE VALLEY BANK	JAFFREY THE MONADNOCK BANK	LEBANON FIRST NH BANK OF LEBANON	LITTLETON INDIAN HEAD BANK NORTH	MANCHESTER BANKEAST	MANCHESTER BANKEAST TRUST COMPANY	
ASSETS								
1. Cash & balances due from depository institutions:								1.
(a) Noninterest-bearing balances, currency & coin	$544	$1,870	$4,360	$4,608	$8,170	$29,441	$25	
(b) Interest-bearing balances	7,404	800			6,636	3,000		
2. Securities	6,621	5,437	14,404	19,371	33,468	128,415	8	2.
3. Federal funds sold & securities purchased under agreements to resell	2,250	4,600	1,700		7,575	1,700		3.
4. Loans & lease financing receivables:								4.
(a) Loans & leases, net of unearned income	24,469	11,384	58,639	73,282	113,330	273,112		
(b) LESS: Allowance for loan & lease losses	272	64	515	633	1,408	2,341		
(c) Loans & leases, net of unearned income & allowance for losses	24,197	11,320	58,124	72,649	111,922	270,771	0	
5. Assets held in trading accounts								5.
6. Premises & fixed assets (including capitalized leases)	408	347	2,455	1,219	1,498	10,646	154	6.
7. Other real estate owned	22			507	298	63		7.
8. Investments in unconsolidated subsidiaries & associated companies	254							8.
9. Customers' liability to this bank on acceptances outstanding								9.
10. Intangible assets				129				10.
11. Other assets	784	276	867	1,514	2,789	6,981	192	11.
12. Total assets	$42,484	$24,650	$81,910	$99,997	$172,356	$451,017	$379	12.

LIABILITIES AND CAPITAL

13. Deposits:								13.
(a) Noninterest-bearing	$4,171	$2,855	$8,388	$9,818	$15,735	$53,491		
(b) Interest-bearing	29,723	19,867	67,377	73,453	143,075	347,002		
14. Federal funds purchased & securities sold under agreements to repurchase	3,163			9,314	415	14,457		14.
15. Demand notes issued to the U.S. Treasury		190		642	1,377	6,005		15.
16. Other borrowed money	1,330				36			16.
17. Mortgage indebtedness & obligations under capitalized leases				6		157		17.
18. Bank's liability on acceptances executed & outstanding								18.
19. Notes & debentures subordinated to deposits								19.
20. Other liabilities	247	156	640	610	1,738	4,117	246	20.
21. Total liabilities	38,634	23,068	76,405	93,843	162,376	425,229	246	21.
22. Limited-life preferred stock								22.
EQUITY CAPITAL								
23. Perpetual preferred stock								23.
24. Common stock	200	382	711	400	1,500	2,200	200	24.
25. Surplus	1,816	524	2,100	1,400	2,548	14,459	40	25.
26. Undivided profits & capital reserves	1,834	676	2,694	4,354	5,932	9,129	(107)	26.
27. Cumulative foreign currency translation adjustments								27.
28. Total equity capital	3,850	1,582	5,505	6,154	9,980	25,788	133	28.
29. Total liabilities, limited-life preferred stock and equity capital	$42,484	$24,650	$81,910	$99,997	$172,356	$451,017	$379	29.
GENERAL INFORMATION								
30. Surety coverage	600,000	525,000	8,000,000	5,000,000	5,000,000	10,000,000	10,000,000	30.
Period January 1, 1985 through December 31, 1985 Amount of Interest Paid to Depositors:								
31. Regular savings	5.5	5.25	5.25	5.25-5.50	5.25-5.50	5.25		31.
32. NOW (fixed rate)	5.25	5.25	5.25	5.25	5.25	5.25		32.
33. Super NOW	6.25		6.00-7.00	5.25-7.35	6.00-7.00	5.85-6.50		33.
34. Money market savings	6.25-7.00	7.20-8.75	6.625-8.75	6.75-7.40	6.50-8.00	6.60-8.00		34.
35. Escrow funds	5.25			5.50		5.00		35.
36. 90 day notice	5.75	5.75		5.75	5.75	5.25		36.
37. Money market certificates	7.00-13.50	7.25-10.25	7.00-10.25	6.40-9.25	6.75-10.00	7.00-11.186		37.
38. Negotiated rate certificates	8.21-9.25	8.15-11.25	7.00-10.25	6.50-9.20	7.00-9.375	7.00-8.65		38.
39. Dividends paid on capital stock	$367	$57	$142	$262	$168	$995		39.

STATEMENT OF CONDITION (in thousands of dollars)	MANCHESTER FIDUCIARY TRUST COMPANY OF NEW HAMPSHIRE	MEREDITH MEREDITH BANK & TRUST	NASHUA NASHUA TRUST COMPANY	NEWINGTON ATLANTIC TRUST COMPANY	NEW LONDON NEW LONDON TRUST COMPANY	NORTH CONWAY NORTH CONWAY BANK	NORTH HAMPTON FIRST SIGNATURE BANK AND TRUST COMPANY	
ASSETS								
1. Cash & balances due from depository institutions:								1.
(a) Noninterest-bearing balances, currency & coin		$896	$13,746	$280	$1,296	$3,518	$521	
(b) Interest-bearing balances	4	700	4,000	36	2,308	4,800		
2. Securities	10	4,242	41,524	201	11,495	24,450	4,528	2.
3. Federal funds sold & securities purchased under agreements to resell	997	2,360	16,700	1,100			500	3.
4. Loans & lease financing receivables:								4.
(a) Loans & leases, net of unearned income	323	14,746	183,457	5,668	40,654	39,279		
(b) LESS: Allowance for loan & lease losses	5	87	1,610	10	559	326		
(c) Loans & leases, net of unearned income & allowance for losses	318	14,659	181,847	5,658	40,095	38,953	0	
5. Assets held in trading accounts								5.
6. Premises & fixed assets (including capitalized leases)		531	3,749	204	1,051	1,156	175	6.
7. Other real estate owned								7.
8. Investments in unconsolidated subsidiaries & associated companies								8.
9. Customers' liability to this bank on acceptances outstanding								9.
10. Intangible assets							74	10.
11. Other assets	71	467	2,933	75	756	859	159	11.
12. Total assets	$1,400	$23,855	$264,499	$7,554	$57,001	$73,736	$5,957	12.

LIABILITIES AND CAPITAL

13. Deposits:								13.
(a) Noninterest-bearing		$3,407	$38,697	$581	$3,978	$9,272		
(b) Interest-bearing		17,343	203,893	5,729	47,235	53,547	15	
14. Federal funds purchased & securities sold under agreements to repurchase		915			582	575		14.
15. Demand notes issued to the U.S. Treasury					200			15.
16. Other borrowed money					470			16.
17. Mortgage indebtedness & obligations under capitalized leases		118	549		60			17.
18. Bank's liability on acceptances executed & outstanding								18.
19. Notes & debentures subordinated to deposits								19.
20. Other liabilities	154	290	2,144	38	628	902	578	20.
21. Total liabilities	154	22,073	245,283	6,348	53,153	64,296	593	21.
22. Limited-life preferred stock								22.
EQUITY CAPITAL								
23. Perpetual preferred stock								23.
24. Common stock	530	199	918	625	282	100	750	24.
25. Surplus	530	398	9,000	625	675	700	4,750	25.
26. Undivided profits & capital reserves	186	1,185	9,298	(44)	2,891	8,640	(136)	26.
27. Cumulative foreign currency translation adjustments								27.
28. Total equity capital	1,246	1,782	19,216	1,206	3,848	9,440	5,364	28.
29. Total liabilities, limited-life preferred stock and equity capital	$1,400	$23,855	$264,499	$7,554	$57,001	$73,736	$5,957	29.
GENERAL INFORMATION								
30. Surety coverage	500,000	375,000	5,000,000	250,000	1,000,000	1,050,000	1,000,000	30.
Period January 1, 1985 through December 31, 1985 Amount of Interest Paid to Depositors:								
31. Regular savings		5.25	5.25	5.50	5.25	5.00-5.50		31.
32. NOW (fixed rate)		5.25	5.25	5.25	5.25	5.50-6.505.25	5.25	32.
33. Super NOW		5.65-7.00			6.30-6.90	5.50-6.50		33.
34. Money market savings		6.60-8.25	7.00-8.50	7.30-7.60	7.30-8.75	7.125-8.50	7.25	34.
35. Escrow funds		5.25	5.00					35.
36. 90 day notice		5.82-8.30	5.75			5.75		36.
37. Money market certificates		6.50-11.15	7.10-11.00	7.25-9.30	5.95-10.40	8.20-9.90		37.
38. Negotiated rate certificates			7.00-12.00	8.00-10.00	7.50-10.50	7.95-13.75		38.
39. Dividends paid on capital stock		$2	$1,074		$212	$30		39.

STATEMENT OF CONDITION

(in thousands of dollars)

	PELHAM	PLAISTOW	PORTSMOUTH	SALEM	SALEM	SEABROOK	SOMERSWORTH	
	PELHAM BANK AND TRUST COMPANY	PLAISTOW BANK AND TRUST COMPANY	INDIAN HEAD BANK AND TRUST COMPANY	FIDELITY BANK & TRUST COMPANY	ROCKINGHAM COUNTY TRUST CO.	SEABROOK BANK AND TRUST COMPANY	THE SOMERSWORTH BANK	
ASSETS								
1. Cash & balances due from depository institutions:								1.
(a) Noninterest-bearing balances, currency & coin	$3,363	$3,445	$12,742	$153	$3,487	$1,458	$1,501	
(b) Interest-bearing balances	4,204	720	974			500	100	
2. Securities	33,713	13,095	34,267	3,328	12,104	19,838	13,742	2.
3. Federal funds sold & securities purchased under agreements to resell		7,450			650		3,325	3.
4. Loans & lease financing receivables:								4.
(a) Loans & leases, net of unearned income	93,521	31,586	214,910	25	45,597	18,152	36,963	
(b) LESS: Allowance for loan & lease losses	331	284	2,036		452	201	404	
(c) Loans & leases, net of unearned income & allowance for losses	93,190	31,302	212,874	25	45,145	17,951	36,559	
5. Assets held in trading accounts								5.
6. Premises & fixed assets (including capitalized leases)	585	964	3,154		1,206	770	310	6.
7. Other real estate owned							77	7.
8. Investments in unconsolidated subsidiaries & associated companies								8.
9. Customers' liability to this bank on acceptances outstanding								9.
10. Intangible assets					510			10.
11. Other assets	1,672	739	3,028	19	1,671	753	655	11.
12. Total assets	$136,727	$57,715	$267,039	$3,525	$64,773	$41,270	$56,269	12.

LIABILITIES AND CAPITAL								
13. Deposits:								13.
(a) Noninterest-bearing	$14,183	$10,758	$27,950		$9,917	$3,917	$5,016	
(b) Interest-bearing	106,161	43,123	206,454	24	48,329	31,987	41,867	
14. Federal funds purchased & securities sold under agreements to repurchase	4,399		8,982		1,029		2,439	14.
15. Demand notes issued to the U.S. Treasury			1,706		587		295	15.
16. Other borrowed money						500		16.
17. Mortgage indebtedness & obligations under capitalized leases	226							17.
18. Bank's liability on acceptances executed & outstanding								18.
19. Notes & debentures subordinated to deposits					600	78		19.
20. Other liabilities	1,269	514	4,681	198	423	298	219	20.
				222				
21. Total liabilities	126,238	54,395	249,773	222	60,885	38,780	50,436	21.
22. Limited-life preferred stock								22.
EQUITY CAPITAL								
23. Perpetual preferred stock						250		23.
24. Common stock	369	240	2,747	1,500	393	679	100	24.
25. Surplus	7,083	1,396	5,040	1,500	2,775	490	200	25.
26. Undivided profits & capital reserves	3,037	1,684	9,479	303	730	1,071	5,533	26.
27. Cumulative foreign currency translation adjustments								27.
28. Total equity capital	10,489	3,320	17,266	3,303	3,888	2,490	5,833	28.
29. Total liabilities, limited-life preferred stock and equity capital	$136,727	$57,715	$267,039	$3,525	$64,773	$41,270	$56,269	29.
GENERAL INFORMATION								
30. Surety coverage	1,000,000	1,050,000	6,000,000	25,000,000	3,000,000	1,800,000	675,000	30.
Period January 1, 1985 through December 31, 1985 Amount of Interest Paid to Depositors:								
31. Regular savings	5.25	5.25	5.25-5.50		5.25	5.25	5.50	31.
32. NOW (fixed rate)		5.25	5.25		5.25	5.25	5.25	32.
33. Super NOW		5.00-6.30	6.00		-2	6.00	6.125-9.50	33.
34. Money market savings	6.35-7.35	7.00-8.30	6.60-6.85		7.00-8.25	7.00-8.75	7.50-8.40	34.
35. Escrow funds	5.00	5.00			3.25	5.25		35.
36. 90 day notice	5.75	7.10-10.00	5.75		5.50	5.75	5.50	36.
37. Money market certificates	6.75-12.0	7.75-10.25	6.75-9.00	7.04-9.00	8.00-10.50	8.25-12.00	7.00-11.25	37.
38. Negotiated rate certificates	7.0-9.50		7.00-11.50		7.00-9.50	8.10-8.50	7.82-8.50	38.
39. Dividends paid on capital stock	$280	$106	$678			$55	$80	39.

STATEMENT OF CONDITION (in thousands of dollars)	SUNCOOK THE SUNCOOK BANK							
ASSETS								
1. Cash & balances due from depository institutions:								1.
(a) Noninterest-bearing balances, currency & coin	$5,139							
(b) Interest-bearing balances								
2. Securities	21,428							2.
3. Federal funds sold & securities purchased under agreements to resell	12,500							3.
4. Loans & lease financing receivables:								4.
(a) Loans & leases, net of unearned income	53,974							
(b) LESS: Allowance for loan & lease losses	579							
(c) Loans & leases, net of unearned income & allowance for losses	53,395							
5. Assets held in trading accounts								5.
6. Premises & fixed assets (including capitalized leases)	1,450							6.
7. Other real estate owned	37							7.
8. Investments in unconsolidated subsidiaries & associated companies								8.
9. Customers' liability to this bank on acceptances outstanding								9.
10. Intangible assets								10.
11. Other assets	926							11.
12. Total assets	$94,875							12.

LIABILITIES AND CAPITAL

13. Deposits:								13.
(a) Noninterest-bearing	$8,741							
(b) Interest-bearing	78,967							
14. Federal funds purchased & securities sold under agreements to repurchase								14.
15. Demand notes issued to the U.S. Treasury	340							15.
16. Other borrowed money								16.
17. Mortgage indebtedness & obligations under capitalized leases								17.
18. Bank's liability on acceptances executed & outstanding								18.
19. Notes & debentures subordinated to deposits								19.
20. Other liabilities	821							20.
21. Total liabilities	88,869	0	0	0	0	0	0	21.
22. Limited-life preferred stock								22.
EQUITY CAPITAL								
23. Perpetual preferred stock								23.
24. Common stock	383							24.
25. Surplus	2,297							25.
26. Undivided profits & capital reserves	3,326							26.
27. Cumulative foreign currency translation adjustments								27.
28. Total equity capital	6,006	0	0	0	0	0	0	28.
29. Total liabilities, limited-life preferred stock and equity capital	$94,875	$0	$0	$0	$0	$0	$0	29.

GENERAL INFORMATION

30. Surety coverage	1,275,000	30.
Period January 1, 1985 through December 31, 1985 Amount of Interest Paid to Depositors:		
31. Regular savings	5.5	31.
32. NOW (fixed rate)	5.25	32.
33. Super NOW		33.
34. Money market savings	6.80-8.25	34.
35. Escrow funds	5.00	35.
36. 90 day notice	5.75	36.
37. Money market certificates	6.95-10.49	37.
38. Negotiated rate certificates	6.07-11.65	38.
39. Dividends paid on capital stock	$215	39.

CONSOLIDATED REPORT OF INCOME

(in thousands of dollars)

	ALLENSTOWN	BEDFORD	BELMONT	BERLIN	BERLIN	BRISTOL	CHARLESTOWN	
	THE FAMILY BANK & TRUST	THE BEDFORD BANK	BELKNAP BANK & TRUST	THE BERLIN CITY BANK	NORTH COUNTRY BANK	THE BRISTOL BANK	CONNECTICUT RIVER BANK	
1. Interest income:								1.
(a) Interest & fee income on loans	$1,249	$6,603	$3,068	$8,671	$2,238	$2,053	$3,751	(a)
(b) Income from lease financing receivables								(b)
(c) Int. income on bal. due from depository inst.	238	54	882	382	23	1	44	(c)
(d) Interest & dividend income securities		1,765	541	1,937	462	262	229	(d)
(e) Int. income from assets held in trading accts.								(e)
(f) Int. income on fed. funds sold & securities purchased under agreements to resell	41	70	104	166	187	224	424	(f)
(g) Total interest income	1,528	8,492	4,595	11,156	2,910	2,540	4,448	(g)
2. Interest expense:								2.
(a) Interest on deposits	956	4,258	3,545	7,098	1,864	1,443	2,681	(a)
(b) Expense of federal funds purchased and securities sold under agreements to repurchase	1	298		1				(b)
(c) Interest on demand notes issued to the U.S. Treasury and on other borrowed money		49		17	2			(c)
(d) Interest on mortgage indebtedness & obligations under capitalized leases		14			45			(d)
(e) Int. on notes & debts. subordinated to deposits		3					7	(e)
(f) Total interest expense	957	4,622	3,545	7,116	1,911	1,443	2,688	(f)
3. Net interest income	571	3,870	1,050	4,040	999	1,097	1,760	3.
4. Provision for loan & lease losses	10	600	522	150	83	51	87	4.
5. Non-interest income	45	505	266	127	128	111	159	5.
6. Gains/(losses) on sec. not held in trading accts.		221	164	(100)	(162)			6.
7. Non-interest expense:								7.
(a) Salaries & employee benefits	215	1,269	701	1,151	442	444	723	(a)
(b) Expense of premises & fixed assets (net)	60	454	282	234	162	202	234	(b)
(c) Other non-interest expense	130	1,442	729	1,015	270	255	406	(c)
(d) Total non-interest expense	405	3,165	1,712	2,400	874	901	1,363	(d)
8. Income/(loss) before income taxes, extraordinary items & other adjustments	201	831	(754)	1,517	8	256	469	8.
9. Applicable income taxes		402		444		116	105	9.
10. Income/(loss) before extr. items & other adjs.	201	429	(754)	1,073	8	140	364	10.
11.(a) Extraordinary items & other adjustments						116		11.(a)
(b) Applicable income taxes								(b)
(c) Extr. items & other adjs. net of income taxes	0	0	0	0	0	116	0	(c)
12. Net income/(loss)	$201	$429	($754)	$1,073	$8	$256	$364	12.

CONSOLIDATED REPORT OF INCOME (in thousands of dollars)	CLAREMONT CITY BANK AND TRUST	COLEBROOK THE FIRST COLEBROOK BANK	CONCORD CHARTER TRUST COMPANY	DERRY DERRY BANK AND TRUST COMPANY	DURHAM DURHAM TRUST COMPANY	EXETER THE EXETER BANKING COMPANY	GILFORD VILLAGE BANK & TRUST COMPANY	
1. Interest income:								1.
(a) Interest & fee income on loans	$1,804	$2,467		$5,454	$4,343	$11,345	$1,474	(a)
(b) Income from lease financing receivables				24				(b)
(c) Int. income on bal. due from depository inst.			8	49		15		(c)
(d) Interest & dividend income securities	213	1,294	25	2,134	488	3,712	88	(d)
(e) Int. income from assets held in trading accts.							182	(e)
(f) Int. income on fed. funds sold & securities purchased under agreements to resell	55	260		166	283	121	94	(f)
(g) Total interest income	2,072	4,021	33	7,827	5,114	15,193	1,838	(g)
2. Interest expense:								2.
(a) Interest on deposits	1,294	2,451		4,182	2,778	8,855	1,010	(a)
(b) Expense of federal funds purchased and securities sold under agreements to repurchase	4			21	15	115		(b)
(c) Interest on demand notes issued to the U.S. Treasury and on other borrowed money	3				1	43		(c)
(d) Interest on mortgage indebtedness & obligations under capitalized leases							8	(d)
(e) Int. on notes & debts. subordinated to deposits				33				(e)
(f) Total interest expense	1,301	2,451	0	4,236	2,794	9,013	1,018	(f)
3. Net interest income	771	1,570	33	3,591	2,320	6,180	820	3.
4. Provision for loan & lease losses	33	2		80	46	320	33	4.
5. Non-interest income	65	98	67	555	323	1,142	53	5.
6. Gains/(losses) on sec. not held in trading accts.	13	124	8	330	882	1		6.
7. Non-interest expense:								7.
(a) Salaries & employee benefits	331	470	106	1,598	854	2,399	311	(a)
(b) Expense of premises & fixed assets (net)	55	88	10	574	422	559	95	(b)
(c) Other non-interest expense	252	384	137	986	594	2,005	208	(c)
(d) Total non-interest expense	638	942	253	3,158	1,870	4,963	614	(d)
8. Income/(loss) before income taxes, extraordinary items & other adjustments	178	848	(145)	1,238	1,609	2,040	226	8.
9. Applicable income taxes	52	153		144	488	564	46	9.
10. Income/(loss) before extr. items & other adjs.	126	695	(145)	1,094	1,121	1,476	180	10.
11.(a) Extraordinary items & other adjustments								11.(a)
(b) Applicable income taxes								(b)
(c) Extr. items & other adjs. net of income taxes	0	0	0	0	0	0	0	(c)
12. Net income/(loss)	$126	$695	($145)	$1,094	$1,121	$1,476	$180	12.

CONSOLIDATED REPORT OF INCOME

(in thousands of dollars)

	HANOVER	HILLSBORO	JAFFREY	LEBANON	LITTLETON	MANCHESTER	MANCHESTER	
	HANOVER BANK & TRUST COMPANY	THE VALLEY BANK	THE MONADNOCK BANK	FIRST NH BANK OF LEBANON	INDIAN HEAD BANK NORTH	BANKEAST	BANKEAST TRUST COMPANY	
1. Interest income:								1.
(a) Interest & fee income on loans	$3,168	$1,499	$7,444	$7,854	$13,550	$31,899		(a)
(b) Income from lease financing receivables								(b)
(c) Int. income on bal. due from depository inst.	356	141			786	943		(c)
(d) Interest & dividend income securities	641	497	1,345	2,110	2,007	9,778	1	(d)
(e) Int. income from assets held in trading accts.								(e)
(f) Int. income on fed. funds sold & securities purchased under agreements to resell	53	200	223	125	463	469		(f)
(g) Total interest income	4,218	2,337	9,012	10,089	16,806	43,089	1	
2. Interest expense:								2.
(a) Interest on deposits	2,287	1,450	5,159	5,054	10,587	23,858		(a)
(b) Expense of federal funds purchased and securities sold under agreements to repurchase	107			578	37	1,521		(b)
(c) Interest on demand notes issued to the U.S. Treasury and on other borrowed money	89	12		35	66	188		(c)
(d) Interest on mortgage indebtedness & obligations under capitalized leases				2		26		(d)
(e) Int. on notes & debts. subordinated to deposits								(e)
(f) Total interest expense	2,483	1,462	5,159	5,669	10,690	25,593	0	(f)
3. Net interest income	1,735	875	3,853	4,420	6,116	17,496	1	3.
4. Provision for loan & lease losses	60	28	230	315	389	1,019		4.
5. Non-interest income	114	122	404	445	1,071	2,973	795	5.
6. Gains/(losses) on sec. not held in trading accts.		103	123	(15)	(5)	1,307	7	6.
7. Non-interest expense:								7.
(a) Salaries & employee benefits	447	354	1,381	1,673	2,384	7,604	556	(a)
(b) Expense of premises & fixed assets (net)	92	94	233	550	829	2,609	114	(b)
(c) Other non-interest expense	523	212	1,353	1,223	2,477	5,990	352	(c)
(d) Total non-interest expense	1,062	660	2,967	3,446	5,690	16,203	1,022	(d)
8. Income/(loss) before income taxes, extraordinary items & other adjustments	727	412	1,183	1,089	1,103	4,554	(219)	8.
9. Applicable income taxes	84	135	474	234	117	931	(104)	9.
10. Income/(loss) before extr. items & other adjs.	643	277	709	855	986	3,623	(115)	10.
11.(a) Extraordinary items & other adjustments	5							11.(a)
(b) Applicable income taxes								(b)
(c) Extr. items & other adjs. net of income taxes	5	0	0	0	0	0	0	(c)
12. Net income/(loss)	$648	$277	$709	$855	$986	$3,623	($115)	12.

CONSOLIDATED REPORT OF INCOME

(in thousands of dollars)

	MANCHESTER	MEREDITH	NASHUA	NEWINGTON	NEW LONDON	NORTH CONWAY	NORTH HAMPTON	
	FIDUCIARY TRUST COMPANY OF NEW HAMPSHIRE	MEREDITH BANK & TRUST	NASHUA TRUST COMPANY	ATLANTIC TRUST COMPANY	THE NEW LONDON TRUST COMPANY	NORTH CONWAY BANK	FIRST SIGNATURE BANK & TRUST COMPANY	
1. Interest income:								1.
(a) Interest & fee income on loans	$53	$1,695	$21,131	$341	$4,665	$4,972		(a)
(b) Income from lease financing receivables			1					(b)
(c) Int. income on bal. due from depository inst.	3	126	285	3	206	348		(c)
(d) Interest & dividend income securities		629	3,724	17	736	1,697	32	(d)
(e) Int. income from assets held in trading accts.								(e)
(f) Int. income on fed. funds sold & securities purchased under agreements to resell	57	25	1,373	64	171	81	1	(f)
(g) Total interest income	113	2,475	26,514	425	5,778	7,098	33	
2. Interest expense:								2.
(a) Interest on deposits		1,199	15,216	161	3,467	3,778		(a)
(b) Expense of federal funds purchased and securities sold under agreements to repurchase		7	60		28	10		(b)
(c) Interest on demand notes issued to the U.S. Treasury and on other borrowed money					53			(c)
(d) Interest on mortgage indebtedness & obligations under capitalized leases		11	63		7			(d)
(e) Int. on notes & debts. subordinated to deposits								(e)
(f) Total interest expense	0	1,217	15,339	161	3,555	3,788	0	(f)
3. Net interest income	113	1,258	11,175	264	2,223	3,310	33	3.
4. Provision for loan & lease losses		33	280	10	140	100		4.
5. Non-interest income	63	161	1,712	4	227	317		5.
6. Gains/(losses) on sec. not held in trading accts.		27	63		281	1,525		6.
7. Non-interest expense:								7.
(a) Salaries & employee benefits		450	4,441	130	930	1,003	26	(a)
(b) Expense of premises & fixed assets (net)		238	1,421	107	249	414	37	(b)
(c) Other non-interest expense	75	354	2,356	94	525	559	231	(c)
(d) Total non-interest expense	75	1,042	8,218	331	1,704	1,976	294	(d)
8. Income/(loss) before income taxes, extraordinary items & other adjustments	101	371	4,452	(73)	887	3,076	(261)	8.
9. Applicable income taxes	52	69	1,233		115	820	(125)	9.
10. Income/(loss) before extr. items & other adjs.	49	302	3,219	(73)	772	2,256	(136)	10.
11.(a) Extraordinary items & other adjustments								11.(a)
(b) Applicable income taxes								(b)
(c) Extr. items & other adjs. net of income taxes	0	0	0	0	0	0	0	(c)
12. Net income/(loss)	$49	$302	$3,219	($73)	$772	$2,256	($136)	12.

CONSOLIDATED REPORT OF INCOME

(in thousands of dollars)

	PELHAM	PLAISTOW	PORTSMOUTH	SALEM	SALEM	SEABROOK	SOMERSWORTH	
	PELHAM BANK AND TRUST COMPAY	PLAISTOW BANK AND TRUST COMPANY	INDIAN HEAD BANK AND TRUST COMPANY	FIDELITY BANK & TRUST COMPANY	ROCKINGHAM COUNTY TRUST CO.	SEABROOK BANK AND TRUST COMPANY	THE SOMERSWORTH BANK	
1. Interest income:								1.
(a) Interest & fee income on loans	$10,079	$3,841	$24,612	$3	$4,993	$2,296	$3,976	(a)
(b) Income from lease financing receivables								(b)
(c) Int. income on bal. due from depository inst.	818	108	163			20	48	(c)
(d) Interest & dividend income securities	3,025	1,351	2,837	158	1,194	1,465	1,080	(d)
(e) Int. income from assets held in trading accts.								(e)
(f) Int. income on fed. funds sold & securities purchased under agreements to resell	540	298	156	1	247	129	52	(f)
(g) Total interest income	14,462	5,598	27,768	162	6,434	3,910	5,156	
2. Interest expense:								2.
(a) Interest on deposits	8,107	2,791	14,282	3	3,579	2,232	2,640	(a)
(b) Expense of federal funds purchased and securities sold under agreements to repurchase		24	721		82	1	136	(b)
(c) Interest on demand notes issued to the U.S. Treasury and on other borrowed money	271		94		39	4	21	(c)
(d) Interest on mortgage indebtedness & obligations under capitalized leases								(d)
(e) Int. on notes & debts. subordinated to deposits					60	8		(e)
(f) Total interest expense	8,378	2,815	15,097	3	3,760	2,245	2,797	(f)
3. Net interest income	6,084	2,783	12,671	159	2,674	1,665	2,359	3.
4. Provision for loan & lease losses	60		400		229	25	250	4.
5. Non-interest income	359	319	1,320		452	340	150	5.
6. Gains/(losses) on sec. not held in trading accts.	(180)	7	15	131	(5)	20	51	6.
7. Non-interest expense:								7.
(a) Salaries & employee benefits	1,126	1,076	3,475	17	988	716	628	(a)
(b) Expense of premises & fixed assets (net)	326	281	1,224	22	261	284	129	(b)
(c) Other non-interest expense	593	666	4,401	36	1,090	470	362	(c)
(d) Total non-interest expense	2,045	2,023	9,100	75	2,339	1,470	1,119	(d)
8. Income/(loss) before income taxes, extraordinary items & other adjustments	4,158	1,086	4,506	215	553	530	1,191	8.
9. Applicable income taxes	1,411	407	1,610	59	120	109	88	9.
10. Income/(loss) before extr. items & other adjs.	2,747	679	2,896	156	433	421	1,103	10.
11.(a) Extraordinary items & other adjustments								11.(a)
(b) Applicable income taxes								(b)
(c) Extr. items & other adjs. net of income taxes	0	0	0	0	0	0	0	(c)
12. Net income/(loss)	$2,747	$679	$2,896	$156	$433	$421	$1,103	12.

SUNCOOK

CONSOLIDATED REPORT OF INCOME

(in thousands of dollars)

	THE SUNCOOK BANK							
1. Interest income:								1.
(a) Interest & fee income on loans	$6,877							(a)
(b) Income from lease financing receivables								(b)
(c) Int. income on bal. due from depository inst.	27							(c)
(d) Interest & dividend income securities	2,010							(d)
(e) Int. income from assets held in trading accts.								(e)
(f) Int. income on fed. funds sold & securities purchased under agreements to resell	745							(f)
(g) Total interest income	9,659							
2. Interest expense:								2.
(a) Interest on deposits	5,747							(a)
(b) Expense of federal funds purchased and securities sold under agreements to repurchase								(b)
(c) Interest on demand notes issued to the U.S. Treasury and on other borrowed money	20							(c)
(d) Interest on mortgage indebtedness & obligations under capitalized leases								(d)
(e) Int. on notes & debts. subordinated to deposits								(e)
(f) Total interest expense	5,767							(f)
3. Net interest income	3,892							3.
4. Provision for loan & lease losses	145							4.
5. Non-interest income	212							5.
6. Gains/(losses) on sec. not held in trading accts.								6.
7. Non-interest expense:								7.
(a) Salaries & employee benefits	1,361							(a)
(b) Expense of premises & fixed assets (net)	356							(b)
(c) Other non-interest expense	831							(c)
(d) Total non-interest expense	2,548							(d)
8. Income/(loss) before income taxes, extraordinary items & other adjustments	1,411							8.
9. Applicable income taxes	432							9.
10. Income/(loss) before extr. items & other adjs.	979							10.
11.(a) Extraordinary items & other adjustments								11.(a)
(b) Applicable income taxes								(b)
(c) Extr. items & other adjs. net of income taxes	0							(c)
12. Net income/(loss)	$979							12.

REPORT OF CONDITION OF TRUST DEPARTMENTS OF COMMERCIAL BANKS

(rounded to nearest dollar)

	CONCORD	EXETER	MANCHESTER	MANCHESTER	NASHUA	NEW LONDON	
	CHARTER TRUST COMPANY	THE EXETER BANKING COMPANY	BANKEAST TRUST COMPANY	FIDUCIARY TRUST COMPANY OF NEW HAMPSHIRE	NASHUA TRUST COMPANY	THE NEW LONDON TRUST COMPANY	
AS TRUSTEE AND EXECUTOR							
ASSETS							
1. Bank:							1.
(a) Demand deposits	$7,062	$316,013	$68,693		$211,203	$619	(a)
(b) Other deposits	3,182,083	119,548	300,861		360,862	38,000	(b)
2. Money market funds	1,183,778	2,694,499	2,436,405	1,158,292	3,837,166	49,200	2.
3. Government, state & municipal obligations	2,143,388	11,601,086	8,531,207	189,590	6,514,046	254,065	3.
4. Other bonds & notes	807,481	411,991	2,838,822		1,743,886	27,457	4.
5. Corporate stocks	758,454	7,987,662	10,332,023	20,318,304	15,634,387	123,640	5.
6. Real estate		358,804	355,036		458,402		6.
7. Other assets	554,898	119,244	794,463	1,170,492	13,034,638	23,778	7.
8. Total Assets	$8,637,144	$23,648,847	$25,657,510	$22,836,678	$41,794,590	$516,759	8.
LIABILITIES							
9. Principal:							9.
(a) Invested	$8,630,082	$22,854,875	$25,588,848	$20,230,148	$41,245,659	$516,140	(a)
(b) Uninvested		57	29,824		137,133	619	(b)
10. Income:							10.
(a) Invested		772,055	1,517	2,562,072	337,728		(a)
(b) Uninvested	7,062	21,860	37,321	6,543	74,070		(b)
11. Notes payable							11.
12. Other liabilities				37,915			12.
13. Total Liabilities	$8,637,144	$23,648,847	$25,657,510	$22,836,678	$41,794,590	$516,759	13.

AS AGENT

ASSETS

14. Bank:							14.
(a) Demand deposits	$17,778	$139,785			$139,184	$9,421	(a)
(b) Other deposits	5,493,310	22,020	$305,873		330,381		(b)
15. Money market funds	1,520,389	2,069,263	8,765,679		10,936,802	102,505	15.
16. Government, state & municipal obligations	21,262,519	6,563,214	22,543,434		5,725,540	15,460	16.
17. Other bonds & notes	2,725,397	154,129	16,709,323		545,817	18,470	17.
18. Corporate stocks	4,954,542	2,834,373	115,948,638		7,287,322	212,691	18.
19. Real estate			105,894		203,445		19.
20. Other assets	461,948	37,290	12,648,334		774,654		20.
21. Total Assets	$36,435,883	$11,820,074	$177,027,175	$0	$25,943,145	$358,547	21.

LIABILITIES

22. Principal:							22.
(a) Invested	$36,418,165	$10,706,178	$176,935,633		$25,753,201	$349,126	(a)
(b) Uninvested		1	88,989		119,716	8,502	(b)
23. Income:							23.
(a) Invested		340,134			50,760		(a)
(b) Uninvested	17,718	773,761	2,553		19,468	919	(b)
24. Notes payable							24.
25. Other liabilities							25.
26. Total Liabilities	$36,435,883	$11,820,074	$177,027,175	$0	$25,943,145	$358,547	26.

REPORT OF CONDITION OF TRUST DEPARTMENTS OF COMMERCIAL BANKS	NORTH CONWAY NORTH CONWAY BANK	SUNCOOK THE SUNCOOK BANK					
AS TRUSTEE AND EXECUTOR							
ASSETS							
1. Bank:							1.
(a) Demand deposits		$862					(a)
(b) Other deposits	20,831	484,513					(b)
2. Money market funds							2.
3. Government, state & municipal obligations		50,105					3.
4. Other bonds & notes		175,991					4.
5. Corporate stocks	192,941	524,283					5.
6. Real estate							6.
7. Other assets	121,841	1,282					7.
8. Total Assets	$335,613	$1,237,036					8.
LIABILITIES							
9. Principal:							9.
(a) Invested	$332,263	$1,236,174					(a)
(b) Uninvested							(b)
10. Income:							10.
(a) Invested	3,350						(a)
(b) Uninvested		862					(b)
11. Notes payable							11.
12. Other liabilities							12.
13. Total Liabilities	$335,613	$1,237,036					13.

AS AGENT

ASSETS

14. Bank:							14.
(a) Demand deposits	$3,057						(a)
(b) Other deposits	15,000						(b)
15. Money market funds	39,499						15.
16. Government, state & municipal obligations							16.
17. Other bonds & notes	40,550						17.
18. Corporate stocks	18,322						18.
19. Real estate							19.
20. Other assets							20.
21. Total Assets	$116,428						21.

LIABILITIES

22. Principal:							22.
(a) Invested	$111,431						(a)
(b) Uninvested							(b)
23. Income:							23.
(a) Invested	1,940						(a)
(b) Uninvested	3,057						(b)
24. Notes payable							24.
25. Other liabilities							25.
26. Total Liabilities	$116,428						26.

CONSOLIDATED AGGREGATE OF CONDITION OF COMMERCIAL BANKS

NUMBER OF COMMERCIAL BANKS REPORTING: 36
DECEMBER 31, 1985

ASSETS		% of Total Assets
1. Cash & balances due from depository institutions:		
(a) Noninterest-bearing balances, currency & coin	$128,335	4.69%
(b) Interest-bearing balances	61,704	2.25%
2. Securities	580,578	21.20%
3. Federal funds sold & securities purchased under agreement to resell	88,691	3.24%
4. Loans & lease financing receivables:		
(a) Loans & leases, net of unearned income	1,810,648	66.11%
(b) Less: Allowance for loan & lease losses	16,978	0.62%
(c) Loans & leases, net of unearned income & allowance for losses	1,793,670	65.49%
5. Assets held in trading accounts	0	0.00%
6. Premises & fixed assets (including capitalized leases)	44,330	1.62%
7. Other real estate owned	1,448	0.05%
8. Investments in unconsolidated subsidiaries & associated companies	431	0.02%
9. Customers' liability to this bank on acceptances outstanding	0	0.00%
10. Intangible assets	713	0.03%
11. Other assets	38,857	1.42%
12. Total assets	$2,738,757	100.00%

LIABILITIES AND CAPITAL		% of Liabilities and Capital
13. Deposits:		
(a) Noninterest-bearing	$308,825	11.28%
(b) Interest-bearing	2,132,201	77.85%
14. Federal funds purchased & securities sold under agreement to repurchase	55,167	2.01%
15. Demand notes issued to the U.S. Treasury	13,038	0.48%
16. Other borrowed money	3,363	0.12%
17. Mortgage indebtedness & obligations under capitalized leases	1,867	0.07%
18. Bank's liability on acceptances executed & outstanding	0	0.00%
19. Notes & debentures subordinated to deposit	1,642	0.06%
20. Other liabilities	26,542	0.97%
21. Total Liabilities	2,542,645	92.84%
22. Limited-life preferred stock	0	0.00%
EQUITY CAPITAL		
23. Perpetual preferred stock	600	0.02%
24. Common stock	22,762	0.83%
25. Surplus	72,338	2.64%
26. Undivided profits & capital reserves	100,412	3.67%
27. Cumulative foreign currency translation adjustments	0	0.00%
28. Total equity capital	196,112	7.16%
29. Total liabilities, limited-life preferred stock and equity capital	$2,738,757	100.00%

CONSOLIDATED AGGREGATE REPORT OF INCOME

COMMERCIAL BANKS

December 31, 1985

1. Interest income:			
(a) Interest & fee income on loans	$209,468	3. Net interest income	113,831
(b) Income from lease financing receivables	25		
(c) Int. income on bal. due from depository inst.	6,077	4. Provision for loan & lease losses	253,374
(d) Interest & dividend income on securities	49,484	5. Non-interest income	15,204
(e) Int. income from assets held in trading accts.	182	6. Gains/(losses) on sec. not held in trading a/cts.	7,837
(f) Int. income on fed. funds sold & securities purchased under agreements to resell	7,668	7. Non-interest expense:	
(g) Total interest income	272,904	(a) Salaries & employee benefits	41,780
		(b) Expense of premises & fixed assets (net)	13,301
		(c) Other non-interest expense	33,586
2. Interest expense:		(d) Total non-interest expense	88,667
(a) Interest on deposits	154,012	8. Income/(loss) before income taxes, extraordinary items & other adjustments	3,939
(b) Expense of federal funds purchased and securities sold under agreements to repurchase	3,767	9. Applicable income taxes	10,785
(c) Interest on demand notes issued to the U.S. Treasury and on other borrowed money	292,051	10. Income/(loss) before extr. items & other adjs.	28,789
(d) Interest on mortgage indebtedness & obligations under capitalized leases	176	11.(a) Extraordinary items & other adjustments	121
(e) Int. on notes & debts. subordinated to deposits	111	(b) Applicable income taxes	0
(f) Total interest expense	159,073	(c) Extr. items & other adjs. net of income taxes	121
		12. Net income/(loss)	$28,910

AGGREGATE REPORT OF CONDITION OF TRUST DEPARTMENTS

NUMBER OF COMMERCIAL BANKS REPORTING: 8

DECEMBER 31, 1985

(rounded to nearest dollar)

AS TRUSTEE AND EXECUTOR			AS AGENT		
ASSETS			ASSETS		
1. Bank:			14. Bank:		
(a) Demand deposits	$604,452	0.48%	(a) Demand deposits	$309,225	0.12%
(b) Other deposits	4,506,698	3.62%	(b) Other deposits	6,166,584	2.45%
2. Money market funds	11,359,340	9.11%	15. Money market funds	23,434,137	9.31%
3. Government, state & municipal obligations	29,283,487	23.49%	16. Government, state & municipal obligations	56,110,167	22.29%
4. Other bonds & notes	6,005,628	4.82%	17. Other bonds & notes	20,193,686	8.02%
5. Corporate stocks	55,871,694	44.82%	18. Corporate stocks	131,255,888	52.15%
6. Real estate	1,172,242	0.94%	19. Real estate	309,339	0.12%
7. Other assets	15,860,636	12.72%	20. Other assets	13,922,226	5.53%
8. Total Assets	$124,664,177	100.00%	21. Total Assets	$251,701,252	100.00%
LIABILITIES			LIABILITIES		
9. Principal:			22. Principal:		
(a) Invested	$120,634,189	96.77%	(a) Invested	$250,273,734	99.43%
(b) Uninvested	167,633	0.13%	(b) Uninvested	217,208	0.09%
10. Income:			23. Income:		
(a) Invested	3,676,722	2.95%	(a) Invested	392,834	0.16%
(b) Uninvested	147,718	0.12%	(b) Uninvested	817,476	0.32%
11. Notes payable	0	0.00%	24. Notes payable	0	0.00%
12. Other liabilities	37,915	0.03%	25. Other liabilities	0	0.00%
13. Total Liabilities	$124,664,177	100.00%	26. Total Liabilities	$251,701,252	100.00%

INSTITUTION IN THE POSSESSION OF THE BANK COMMISSIONER

THE VALLEY TRUST COMPANY - PENACOOK

STATEMENT OF CONDITION

DECEMBER 31, 1985

ASSETS

Regular savings	$ 698.80
Money market deposits	38,740.97
Total Assets	$ 39,439.77

LIABILITIES AND CAPITAL

Dividend #1 claims disallowed	$ 273.58
Demand deposits (unclaimed)	3,958.79
Time deposits (unclaimed)	428.35
Other deposits (certified, officers checks, etc. - unclaimed)	1,679.54
Capital stock	100,000.00
Surplus	25,000.00
Undivided profits	(91,900.49)
Total Liabilities and Capital	$ 39,439.77

ABSTRACTS OF THE ANNUAL REPORT

OF

MUTUAL AND GUARANTY SAVINGS BANKS

SHOWING LOCATION,

NAMES OF OFFICERS

AND

TRUSTEES

CLAREMONT

CLAREMONT SAVINGS BANK
145 BROAD STREET
CLAREMONT, NH 03743
Tel. 542-7711

(Year of Incorporation - 1907)

BRANCHES

Main and River Streets
P.O. Box K
Charlestown, NH 03603
826-5752

356 Washington Street
Claremont, NH 03743
542-7701

Powers Country Store
Cornish, NH 03746
542-7728

OFFICERS

Chairman of the Board
Joseph J. Gorman

President
** Robert M. Love

Sr. V.P./Treasurer
H. Clay Hawkins, IV

Vice Presidents
Richard P. Malloux
Beverly M. Thorn

Ass't. Vice Presidents
Sally A. Asanowicz
Brenda M. Read

Ass't. Treasurers
Carol A. Calkins
Elaine M. Erskine
Sharon A. King

Systems Specialist
Karen A. Roberts

TRUSTEES

Derek B. Brown
* Neil H. Daniels
* Joseph J. Gorman
Richard K. Hutchins
Albert D. Leahy, Jr.
* Robert M. Love
Theodore A. Monetta
Cyril M. Ondre
* Arnold P. Shullins

* Investment Committee Members
** Chief Executive Officer

CONCORD

CONCORD SAVINGS BANK
P.O. BOX 739 - 45 NORTH MAIN STREET
CONCORD, NH 03301
Tel. 224-1100

(Year of Incorporation - 1872)

BRANCHES

161 North State Street
Concord, NH 03301
224-1130

73 West Street
Concord, NH 03301
224-1130

OFFICERS

Chairman of the Board
Thomas M. Hardiman

President
** Joseph Harrison III

Exec. V. P./Treasurer
Robert B. Runnells

Vice Presidents
Donald Etsler
Robert F. Howe
Glenn R. Thornton

Vice President/Secretary
Peter J. Baxter

Ass't. Vice Presidents
David E. Fuller
Ward C. Jenkins
Thomas E. LeBrun
Robert C. Masse
Jeffery B. Savage
David R. Weln
Larry Young, Sr.

Mortgage Officer
Carey J. Borden

Loan Service Officer
Mary Ann Wearing

Customer Service Officer
Deidre C. Morin

Personnel Officer
Ellen R. Zellers

Data Processing Off.
Carol S. Huntoon

TRUSTEES

Norman R. Brown
* William S. Fenollosa
Oliver R. Fifield
* Thomas M. Hardiman
* Joseph Harrison III
* Harold Janeway
Joseph S. Ransmeier
* Eleanor H. Stark
* James R. Stewart
Katherine F. Tsouros

* Investment Committee Members
** Chief Executive Officer

CONCORD

MERRIMACK COUNTY SAVINGS BANK
P.O. BOX 826-89 NORTH MAIN STREET Tel. 225-2793
CONCORD, NH 03301

(Year of Incorporation - 1867)

OFFICERS

President
** Herbert E. Little

Senior Vice President
Robert J. Eaton

Vice President
Alice B. Guay

Assistant Vice President
John A. Feeley

Treasurer
Ronald A. Goodine

Assistant Treasurer
Patricia A. Wonson

Comptroller
Peter G. Prinz

Assistant Loan Officer
Sandra L. Caswell

TRUSTEES

Richard H. Dudley

Cedric H. Dustin, Jr.

Robert J. Eaton

* John T. Flanders

* Morton M. George

* Charles J. Gesen

Herbert E. Little

* Robert H. Reno

R. Peter Shapiro

Mary E. Wilson

* Investment Committee Members
** Chief Executive Officer

CONCORD

NEW HAMPSHIRE SAVINGS BANK
27 NORTH STATE STREET Tel. 224-7711
CONCORD, NH 03301

(Year of Incorporation - 1830)

BRANCHES

100 Loudon Road
Concord, NH 03301
224-7719

310 North State Street
Concord, NH 03301
224-5540

Fountain Square
Contoocook, NH 03229
746-4115

277 Union Avenue
Laconia, NH 03246
524-3800

420 Amherst Street
Route 101A
Nashua, NH 03063
889-2900

39 Main Street
Pittsfield, NH 03263
435-8481

500 Market Street
Portsmouth, NH 03801
436-1500

OFFICERS

Chairman of the Board
John R. Hardie

President
** Robert E. Dustin

Regional Presidents
Charles R. Batteley (Portsmouth)
Lanard Krause (Laconia)

Exec. Vice President/Secretary
Richard J. Wood

Senior Vice Presidents
Robert F. DeAngelis
David H. Rogers

Vice Presidents
Donna L. Bean
Robert M. Beyer, Jr.
Cheryl C. Cornish
John W. Gannon
Arthur Huntoon
Paul B. Leavitt
Bruce E. Macey
Francis E. McDade
Gerard E. Morin
Richard H. Robertson
Violet M. Rounds
W. David Sheen
J. William Voorhees
Kenneth P. Wilson, Jr.
John P. Zobel

Ass't. Vice Presidents
Bonnie J. Arsenault
Philip B. Emma
David S. Hart
Virginia B. Petell
Marilyn J. Rea
Cleo N. Spain
David S. Woolpert

Auditor
Jack M. Murray, Jr.

Assistant Treasurers
Sharon L. Baker
Bertha R. Benson
Bonnie W. Breen
Larry S. Cooper
Ruth E. Hammen
Joyce C. Johnson
Mark G. Liebl
Nancy A. Norris
Anthony J. Pucci
Laurie A. Samuelsen
Ellen E. Smith
Thomas M. Thompson

DIRECTORS

* Harry W. Blunt, Jr.
Edwin I. Chertok
* Robert E. Dustin
George E. Frease, Jr.
* John R. Hardie
* Harriet A. Haller Key
Mary Susan Leahy
John D. O'Shea
John B. Pendleton
* Robert E. Plourde
* Frederic K. Upton
Nathan Wechsler
Robert O. Wilson

* Investment Committee Members
** Chief Executive Officer

DOVER

SEACOAST SAVINGS BANK
537 CENTRAL AVENUE
DOVER, NH 03820
Tel. 749-2150

(Year of Incorporation - 1901)

BRANCHES

240 Locust Street
Dover, NH 03820
749-2151

8 Newmarket Road
Durham, NH 03824
868-1022

OFFICERS

President
** John T. Guy

V. President/Treasurer/Secretary
George L. McLean

Assistant Treasurers
Shirley M. Mitchell
Janet E. Rene

Assistant Secretary
Margaret L. Martineau

TRUSTEES

Clyde R. Coolidge
Grant L. Davis
John T. Guy
* Waldron B. Haley
Alder T. Hatch
Robert E. Hynes
* George J. Kay
* Richard H. Keefe
Timothy G. Pearson
Winthrop C. Skoglund
David S. Weeks

* Investment Committee Members
** Chief Executive Officer

DOVER

SOUTHEAST BANK FOR SAVINGS
140 WASHINGTON STREET
DOVER, NH 03820
Tel. 742-8100

(Year of Incorporation - 1823)

BRANCHES

Routes 9 and 125/P.O. Box C
Barrington, NH 03825-0030
664-2270

683 Central Avenue
Dover, NH 03820
742-8100

1-15 Wakefield Street
Rochester, NH 03867-1995
332-1206

13 Front Street/P.O. Box 130
Rollinsford, NH 03869-0130
742-8900

3 Elm Street
Somersworth, NH 03878-0312
692-2900

OFFICERS

Chairman of the Bd./Pres.
** John S. Terrill

Senior Vice Presidents
Roderick A. Bolvin
Victor Cardosi, Jr.
Robert F. Haley

Executive Vice Presidents
Donald R. Hatt
Gerald F. Janelle

Vice Presidents
John H. Dyer, Jr.
David T. Keefe
Lena M. Malleur
Marion C. Pelletier

Assistant Vice Presidents
Vivian A. Cadorette
Paul A. Galanes
Jacqueline E. Lambert
Colleen M. Pace
Richard T. Sheldon

Assistant Treasurer
Dawn M. Silver

Loan Administration Off.
Carole B. Berry

Loan Officers
Sally J. Thorn
Ronda A. Wilson

TRUSTEES

* Nancy R. Boyle
Leo Cormier
* Robert L. Demers, Sr.
David G. Eastman
Stephen L. Goren
* Raymond N. Guillemette
Clifford B. Ham
James Kageleiry
* Robert N. Kendall
Donald V. Purdy
Frederick S. Richardson
John S. Terrill
* Stanley H. Thompson, Sr.
* Hugh C. Tuttle
Matt R. Williams, Jr.
Robert F. Wilson

* Investment Committee Members
** Chief Executive Officer

FRANKLIN

FRANKLIN SAVINGS BANK
P.O. DRAWER 339 - 387 CENTRAL STREET Tel. 934-4445
FRANKLIN, NH 03235

(Year of Incorporation - 1869)

BRANCHES

105 Lake Street
Bristol, NH 03222
744-5461

933 Central Street
Franklin, NH 03235
934-6808

OFFICERS

President/Secretary
** Clark S. Fuller

Exec. Vice President/Treasurer
Richard W. DuBois

Vice Presidents
Joyce C. Beaupre
Dianne S. Benoit
Kenneth S. Duguay
Elaine D. Poullot

Ass't. Vice Presidents
Richard G. Biron
Carol S. Sanborn

Ass't. Operations/Training Officer
Joan B. Swett

Loan Officer
Marilyn LeBreche

Branch Manager
Sylvianne C. Krauz

Loan Counselor
Shirley Webber

TRUSTEES

Earl H. Benson
Donald W. Cushing
* Richard W. DuBois
* Robert E. Dussault
* Clark S. Fuller
* John H. Fuller
* Thomas C. Gill
E. Robert Terhune
Henry B. Trachy
* Frederick W. Ziegler

* Investment Committee Members
** Chief Executive Officer

GREENVILLE

VILLAGE SAVINGS BANK
MAIN STREET Tel. 878-1100
GREENVILLE, NH 03048

(Year of Incorporation - 1870)

BRANCHES

Route 124
New Ipswich, NH 03071
878-1101

120 Grove Street
Peterborough, NH 03458
924-9494

OFFICERS

President/Treasurer
** Robert C. Henneman

First Vice President
Robert Taft

Second Vice President
Henry H. Franklin

Ass't. Vice President
Patricia Schuren

Secretary
Cyrille A. Thibault

Loan Officer
Edwin L. Ferrari

TRUSTEES

Robert B. Fish
Henry H. Franklin
Barbara H. Frechette
* Robert C. Henneman
* Socrates W. Kereazis
J. Colin Lizotte
Robert Taft
Thorvald H. Tenney, Jr.
* Cyrille A. Thibault
Robert Whitaker

* Investment Committee Members
** Chief Executive Officer

KEENE

CHESHIRE COUNTY SAVINGS BANK
1 CENTRAL SQUARE Tel. 352-2502
KEENE, NH 03431

(Year of Incorporation - 1897)

BRANCHES

828 Court Street
Keene, NH 03431
352-2502

194 West Street
Keene, NH 03431
352-2502

OFFICERS

Chairman of the Board
Eugene E. Gaffey

President
** David B. Walters

Senior Vice Presidents
David S. Foote
Carl A. Johnson

Sr. Vice President/Treasurer
William H. Dennison

Vice President/Mortgage Off.
Millard D. Waite, Jr.

V. P./Instalment Loan Off.
Albert W. Jacques

Vice President/Operations Officer
Peter T. Wittemore

Ass't. V. P./Mortgage Off.
Larry E. Ruest

Ass't. Mortgage Officer
Wallace A. Renez

Ass't. V. P./Comm. Loan Officer
Lee K. Robator

Instalment Loan Officer
Beverly A. Mosher

Ass't. Loan Officer
Ronald L. Jacques

Ass't. Oper./Training Officer
Jane B. Swenor

Personnel Officer
Ellen M. Jones

Retirement Officer
Patricia A. Hatch

Ass't. Treasurer/Int. Auditor
Michael W. Bugler, Sr.

TRUSTEES

* Robert F. Babcock
* Richard B. Baybutt
Mario G. Farina
Calvin L. Frink
* Eugene E. Gaffey
Kenneth W. Hazen
* Philip D. Koerner
* Howard B. Lane, Jr.
* Emerson H. O'Brien
L. William Slanetz
* David B. Walters

* Investment Committee Members
** Chief Executive Officer

KEENE

KEENE SAVINGS BANK
122 WEST STREET
KEENE, NH 03431
Tel. 352-0647

(Year of Incorporation - 1895)

OFFICERS

Chairman of the Board
Stacey W. Cole

President/CEO
** Charles W. Smith

Executive Vice President
Arthur J. Boufford

Vice Presidents
Scott L. Croteau
Charles Paquette
Stephen P. Sucheckl

Vice President/Controller
William C. Henson

Mortgage Loan Officer
Sandra J. Sweeney

Instalment Loan Officer
Karen L. Benson

TRUSTEES

* Dorothy Arwe
* Howard A. Bailey
* D. Stewart Blakely
* Arthur J. Boufford
* Stacy W. Cole
* Norman H. Cotton
* George R. Hanna
* Jane B. Reynolds
* William F. Smedley
* Charles W. Smith

* Investment Committee Members
** Chief Executive Officer

LACONIA

LACONIA SAVINGS BANK
62 PLEASANT STREET
LACONIA, NH 03246
Tel. 524-1212

(Year of Incorporation - 1831)

OFFICERS

Chairman of the Board
Chester F. Perkins

President
** Carroll W. Stafford, Jr.

Vice President/Senior Loan Officer
Thomas C. Tobey

Treasurer
Richard W. Long

Assistant Vice Presidents
Robert E. Curtis
Lawrence R. Guay
Brenda R. Long
Bruce C. Lund
Michael G. Muzzey

Assistant Treasurer
Linda Drake

Lending Officers
Gail A. Engle
Bonnie Leclerc

TRUSTEES

* Harold Achber
Donald F. Beane
Richard H. Burt
* John E. Gauthier
* John F. Goddard, Jr.
Seth M. Keller
Harold Noreen
Paul L. Normandin
* Carroll W. Stafford, Jr.
H. Thomas Volpe
John F. Weeks, Jr.

* Investment Committee Members
** Chief Executive Officer

LANCASTER

THE SIWOOGANOCK GUARANTY SAVINGS BANK
P.O. BOX 351
LANCASTER, NH 03584
Tel. 788-4715

(Year of Incorporation - 1887)

BRANCH

37 State Street
Groveton, NH 03582
636-1223

OFFICERS

Chairman of the Board
Hugh J. Galbraith

President
** Kenneth C. Baker

Vice President
Frank H. Wallace

Vice President/Treasurer
Kendall Query

Assistant Vice Presidents
John A. Currier
Beverly Johnson

Assistant Treasurers
Patricia A. Cotter
Solange F. Norcross

TRUSTEES

* Kenneth C. Baker
* Lee E. Eastman
* James B. Fitch
* Hugh J. Galbraith
* Kevin Kopp
* Robert Snowman
* Frank H. Wallace

* Investment Committee Members
** Chief Executive Officer

LEBANON

MASCOMA SAVINGS BANK
67 NORTH PARK STREET
LEBANON, NH 03766
Tel. 448-3650

(Year of Incorporation - 1899)

BRANCHES

Route 4
Canaan, NH 03741
523-4377

Main Street
Enfield, NH 03748
632-5556

70 Main Street
West Lebanon, NH 03784
298-5933

OFFICERS

Chairman of the Board
J. Clayton Ramsdell

President
** Reuben D. Cole

Executive Vice President
William A. Maloy

Vice President/Treasurer
Arlene G. Chapman

Vice President
Lloyd C. Bennett

Ass't. Vice President
John A. Rogers

Assistant Treasurer
Judith L. Ireton

Loan Officer
James P. Howard

Personnel Officer
Sally A. McEwen

Customer Service Officer
Claire A. Spaulding

TRUSTEES

Patricia B. Brown
* Reuben D. Cole
* Wilfred A. Dulac
Clark A. Griffiths
Ellis W. Howard
Jean E. Kennedy
Jacqueline A. Lary
* William A. Maloy
Edward D. McGee
Richard L. Patch
* J. Clayton Ramsdell
Ira P. Townsend

* Investment Committee Members
** Chief Executive Officer

LITTLETON

THE SAVER'S BANK
85 MAIN STREET Tel. 444-5321
LITTLETON, NH 03561

(Year of Incorporation - 1868)

BRANCHES

177 Main Street
Gorham, NH 03581
466-3352

Lebanon & E. South Streets
Hanover, NH 03755
643-3310

40 South Main Street
Hanover, NH 03755
643-3310

Main Street
Lincoln, NH 03251
745-3431

Lisbon Road
Littleton, NH 03561
444-7702

Route 12, Hatch Plaza
Plymouth, NH 03264
536-4200

OFFICERS

Chairman of the Board
Benton L. Moyer, Jr.

President
** Daniel G. Edgar

Exec. V. P./Treasurer
Robert L. Reynells, Jr.

Senior Vice President
Robert E. Paddock

Vice Presidents
Francis H. J. Casale
Michael J. Cryans
Gerald R. Emery
Armand O. Milot, Jr.

Ass't. Vice Presidents
Albert A. Freeman
James P. Goodrich
Linda A. Nelson
Carole A. Lamirande
Carol H. Strobel
Philip T. Struhsacker

Personnel Officer
Marilyn J. O'Grady

Auditor
Daniel E. Belmore

President (Dartmouth Division)
James E. Lambert

Assistant Treasurers
Carole H. Parsons
Connie L. Wolfson

Ass't Secretary
Ilia B. Stacey

TRUSTEES

Richard L. Badger
Raymond E. Carbonneau
Robert H. Copenhaver
Lionel J. Coulombe
* Joseph W. Dellisle
* Daniel G. Edgar
Philip T. Gravink
Edward A. Hennessey
* Wendell W. Jesseman
Sherman H. Joslin
Linda C. McGoldrick
* Benton L. Moyer, Jr.
Thomas L. Pancoast
Roger A. Peabody
* Robert L. Reynells, Jr.
G. Philip Schrodel
* Stuart V. Smith

* Investment Committee Members
** Chief Executive Officer

MANCHESTER

AMOSKEAG SAVINGS BANK
875 ELM STREET
MANCHESTER, NH 03105

Tel. 624-3200

(Year of Incorporation - 1852)

BRANCHES

72 South River Road
Bedford, NH 03102
624-3304

3 Elm Street
Goffstown, NH 03045
624-3297

1293 D. W. Highway North
Hooksett, NH 03106
624-3287

Route 102 West
Londonderry, NH 03053
624-3405

909 Hanover Street
Manchester, NH 03104
624-3293

1550 Elm Street
Manchester, NH 03104
624-3281

1500 South Willow Street
Manchester, NH 03101
624-3310

340 Wilson Street
Manchester, NH 03103
624-3275

OFFICERS

President
** William S. Bushnell

Exec. V. P./Treasurer
John H. Giffin, Jr.

Senior Vice Presidents
Thomas A. Addison
Wilfrid A. Daly, III
Frederick D. Healey
Ole A. Lunde
Normand G. St. Amand
Donald H. Sargent

Vice Presidents
Linda A. Benjamin
Steven Bradbury
Albert H. Demers
Darrell E. Glencross
R. Elaine Gordon
Richard C. Herig
William G. Kelly
Kerry S. Long
George S. May
Harry P. Merrihew
Robert W. Mulligan
Richard C. Padgham
Robert E. Shaw
Frank J. Swist, Jr.

Assistant Vice Presidents
Patricia C. Benway
Susan R. Biron
Joyce B. Blanchette
Esther W. Doerfler
John Dowd
Paulette Duhaime
Evelyn E. Gage
Marjorie R. Gustavsen
Margaret M. Hart
Lynda K. Matchett
Lorraine B. Michalak
Steven E. Paradis
Rose M. Poulin
Brenda L. Southmayd-Mahoney
Brenda L. Vintinner
Paula J. Whipple
Harrison E. Wilcomb

Assistant Treasurers
Rita Boucher
Grant I. MacDonald

Assistant Secretaries
Evelyn M. Connor
Doris W. Pierce

Loan Officer
Michael J. O'Connell

Loan Servicing Officer
Jeannine Verville

Ass't Mortgage Officer/Appraiser
Richard H. Thompson

Chief Appraiser
Robert G. Strachan

Audit Manager
Edward G. Tishkevich, Jr.

Auditor
David T. Glasheen

Managers
Barbara W. Mitchell
Lisl Sanford
Darcy L. Sowa

TRUSTEES

* Edward L. Altman
* William S. Bushnell
* Arthur J. Dobles
* Leon M. Goulet
* William House
* Milton Machinist
* David H. McKinnon
* Edward D. Wynot
* James S. Yakovakis

* Investment Committee Members
** Chief Executive Officer

MEREDITH

MEREDITH VILLAGE SAVINGS BANK
LOCK DRAWER 177 – WINNIPESAUKEE STREET
MEREDITH, NH 03253
Tel. 279-7986

(Year of Incorporation - 1869)

BRANCHES

River Street
Ashland, NH 03217
968-7103

Route 25
Moultonboro, NH 03226
253-7303

OFFICERS

Chairman of the Board
C. H. Thorne

President
** James D. Sutherland

Sr. Vice President
John H. Starrett

Vice Presidents
Peter F. Brothers
Basil L. Richardson

Treasurer
Richard A. Buckler

Assistant Treasurer
Nancy R. Morrill

Secretary
J. Kent Bird

Ass't. Secretary
Diana Long

Loan Officers
Samuel L. Laverack
Jane Taylor
Mary Whitcher

Branch Managers
Thomas A. Drouin
Alice M. Ellingwood

Security Officer
Robert D. Bennett

TRUSTEES

* J. Kent Bird
William L. Foote
John F. Goodwin
* Maurice B. Gregoire
Allan C. Hale
Lewis C. Hanson
Everett M. Heath
Earle C. Peaslee
* John P. Sherman
James D. Sutherland
* C. H. Thorne

* Investment Committee Members
** Chief Executive Officer

NEWPORT

SUGAR RIVER SAVINGS BANK
10 NORTH MAIN STREET
NEWPORT, NH 03773
Tel. 863-3000

(Year of Incorporation - 1895)

BRANCHES

Route 11, P.O. Box 369
Sunapee, NH 03782
763-9311

Main Street
Warner, NH 03278
456-3381

OFFICERS

Chairman of the Board
Stanley B. Ternune

President
** Oliver M. Drown

Executive Vice President
Robert V. Wilkie

Vice President/Treasurer
Jonathan A. Howard

Vice President
Robert E. Belanger

Ass't. Vice President
Steven A. Thibodeau

Assistant Treasurers
Billie J. Barry
Phyllis M. Forest
Mary R. Nieml
Jean E. Thompson
Nancy E. Wilcox

Loan Officers
Richard E. Doremus, Jr.
Ulrika Miller
C. Michael Sanderson

TRUSTEES

Gordon E. Brenner
* Oliver M. Drown
Thomas Henley
Richard M. Holmes
* William P. Hoyt
* Henry Kidder, III
Hamilton R. Krans
Anthony J. Kulesza
* William J. McCloskey
Leland R. McGray
Harry V. Spanos
* Stanley B. Ternune

* Investment Committee Members
** Chief Executive Officer

PETERBOROUGH

PETERBOROUGH SAVINGS BANK
CALL BOX 829 - 35 MAIN STREET Tel. 924-7142
PETERBOROUGH, NH 03458

(Year of Incorporation - 1847)

BRANCHES

Main Street
Antrim, NH 03440
588-6333

152 Peterborough Street
Jaffrey, NH 03452
532-4448

Rte. 101A, Granite Town Plaza
Milford, NH 03055
673-9696

Rt. 124, NeWest Mall
New Ipswich, NH 03071
924-7143

Rte. 101, Plaza Shopping Ctr.
Peterborough, NH 03458
924-7142

Route 202 North
Peterborough, NH 03458
924-7142

OFFICERS

Chairman of the Board
Kenneth A. Brighton

President
** Kenneth B. Chandler

Sr. V.P./Treasurer
Mary N. Emery

Vice President
Gerald A. DeGrandpre

Ass't. Vice Presidents
R. Gregg Alexander
Robert L. Edwards
Stanley M. Rosinski

Ass't. Treasurer
Jane M. Handy

Operations/Systems Officer
Geraldine J. Blackler

Senior Loan Officer
George M. Russo

Branch Managers
Andrea Hanson
Laude Neff Hill
Donna McLenon
Deborah A. Raymond
Rose M. Wilson

Secretary/Personnel Officer
Maria S. Ashton

Loan Officers
Penelope MacDonald
Barbara Summers

Public Relations Coordinator
Regina L. Whiting

TRUSTEES

* Richard E. Amidon
* Kenneth A. Brighton
* Kenneth B. Chandler
William L. Coleman
Mary N. Emery
Robert H. Grip
Gordon Hale
David J. Houston
David D. Hurlin
Joseph A. Keating
John J. McKenna
* Donald Sutherland
Robert D. Weathers
* Arthur E. Wheeler

* Investment Committee Members
** Chief Executive Officer

PLYMOUTH

PLYMOUTH GUARANTY SAVINGS BANK
20 HIGHLAND STREET
PLYMOUTH, NH 03264
Tel. 536-1272

(Year of Incorporation - 1889)

BRANCHES

Route 49
Campton, NH 03223
726-3734

Main Street
Lincoln, NH 03251
745-2211

Main Street
No. Woodstock, NH 03262
745-2226

OFFICERS

Chairman of the Board
Kenneth R. Bartlett

President
** Paul R. Beck

Vice Presidents
Phyllis B. Holbrook
Ralph Marston
Bruce U. Sanderson
Ronald I. Sibley

Ass't. Vice Presidents
Allen E. Grass
Gordon H. Kendall
Michael J. Long
Sandra L. Rannisto

Assistant Controller
George J. Sophinos

Branch Manager
Judith E. Downing

Administrative Officer
Kathleen C. Glasser

TRUSTEES

C. James Ayer, II
* Kenneth R. Bartlett
Paul R. Beck
Richard T. Cowern
* John R. French
Thomas G. Gadd
David L. Kent
* William H. Noyes
George H. Parker
Watson A. Rand
George T. Ray, Jr.
Henry C. Waldo

* Investment Committee Members
** Chief Executive Officer

PORTSMOUTH

PISCATAQUA SAVINGS BANK
15 Pleasant Street - P.O. Box 568
PORTSMOUTH, NH 03801
Tel. 436-5250

(Year of Incorporation - 1877)

OFFICERS

Chairman of the Board
David A. Tober

President/Secretary
** Sanford C. Sherman

Vice President/Morgage Officer
Jay S. Gibson

Treasurer
Judith E. Hunt

Ass't. Secretary/Treasurer
Bea Ann Kendall

Ass't. Loan Officers
Denise Berry
Richard Wallis

TRUSTEES

* Kevin O. Adams
* Cynthia F. Blood
* Arthur F. Brady, Jr.
* Charles J. Griffin
* Carlton P. Morin
* Sanford C. Sherman
* Eugene P. Soles
* David A. Tober

* Investment Committee Members
** Chief Executive Officer

PORTSMOUTH

PORTSMOUTH SAVINGS BANK
333 STATE STREET
PORTSMOUTH, NH 03801
Tel. 436-6630

(Year of Incorporation - 1823)

BRANCHES

Corner Route 101 & Ocean Road
Greenland, NH 03840
431-3000

Corner Route 1 & Fern Road
North Hampton, NH 03862
964-5567

OFFICERS

Chairman of the Board
Maurice J. Murphy, Jr.

President/Vice Chairman of the Board
** Robert W. Simpson

Senior Vice President
Rodney D. Pridham

Vice President/Treasurer
Mark E. Simpson

Vice Presidents
Lester A. Avery
Harry P. Jarvis
William H. Little III

Ass't. Vice Presidents
Dennis P. Townes
Mark E. Whitney

Ass't. Treasurer
Eleanor Gratton

TRUSTEES

* Lester A. Avery
* Timothy J. Connors
* William R. Downey
* Milton F. Grant
* Harry P. Jarvis
* Maurice J. Murphy, Jr.
* Robert W. Simpson

* Investment Committee Members
** Chief Executive Officer

ROCHESTER

BANKEAST SAVINGS BANK AND TRUST
22 SOUTH MAIN STREET Tel. 332-4242
ROCHESTER, NH 03867

(Year of Incorporation - 1887)

BRANCHES

293 Lafayette Road
Hampton, NH 03842
926-1040

Route 128
Pelham, NH 03076
635-3568

34 Lafayette Road
Portsmouth, NH 03801
431-6066

134 Pleasant Street
Portsmouth, NH 03801
436-1006

Route 16, Lilac Mall
Rochester, NH 03867
332-4242

No. Main Street, Rochester Mall
Rochester, NH 03867
332-4242

45 South Broadway
Salem, NH 03079
893-9515

Route 109
Sanbornville, NH 03872
522-8258

OFFICERS

Chairman of the Board
** Peter Hamblett

President
Phillip D. Drapeau

Regional Presidents
David M. Campbell
Steven H. Massicotte

Vice Presidents
Barry J. Baughman
Fred L. Colbroth
Glenn M. Lepene
H. Paul Ouellette
Phyllis M. Perkins

Ass't. Vice Presidents
Kathleen R. Hayes
Daniel J. Hussey
Irene T. Keene
Dennis Lagueux
Linda Michalczyk
Stephen A. Wood

Treasurer
Colette M. Viola

Ass't. Treasurer
Coral R. Wilson

Operations Manager
Marilyn M. Levesque
Nancy Wyman

Loan Officers
David F. Ella
G. Diane Rabideau

Commercial Loan Officer
Everett Eaton

Mortgage Officer
Jacquelyn Pilotte

Personal Banking Officer
Janet Hurley

Administrative Officers
Pamela J. Arnold
George O'Brien

Money Management Officer
Bessie R. Taylor

Deposit Services Manager
Susan Bellmare

Construction Loan Coordinator
Linda Osburn

Marketing Representative
Henry K. Roberts, III

Branch Managers
James R. Fecteau
Linda Gerard
Jeanne Miller
Marilyn Muscara
Diane R. Richard

Loan Operations Officer
Denise Lapointe

TRUSTEES

* Maurice M. Brock
* W. Bradley Corson
* Janet Davis
* W. N. DeWitt
* Phillip D. Drapeau
* Peter Hamblett
* Richard P. McCoy
* Sewell T. Wilson, Jr.

* Investment Committee Members
** Chief Executive Officer

SEABROOK

THE U.S. SAVINGS BANK OF AMERICA
P.O. BOX 750 - 399 LAFAYETTE ROAD
SEABROOK, NH 03874
Tel. 474-5622

(Year of Incorporation - 1984)

OFFICERS

Chairman of the Board
Joseph Fanaras

President
** Frederick W. Lowell

Vice President/Secretary
Scott Tilley

Vice President
Robert H. Durant

Treasurer
Jeffrey K. Brelseth

TRUSTEES

* Jeffrey K. Brelseth
* Joseph Fanaras
* Thomas T. Hodge
* Frederick W. Lowell
Ralph P. Lowell
Charles B. Mutrie
Richard K. Parker, Jr.
Scott Tilley
James N. Walsh

* Investment Committee Members
** Chief Executive Officer

TILTON

IONA SAVINGS BANK
295 MAIN STREET
TILTON, NH 03276
Tel. 286-4344

(Year of Incorporation - 1870)

OFFICERS

Chairman of the Board
George J. Falardeau

President
** Harold E. Berlind

Vice President
Robert P. McGirr

Assistant Treasurer
Shirley A. Curdie

TRUSTEES

* Harold E. Berlind
* Albert E. Carlisle
* George J. Falardeau
* James B. Horman
* Roy L. Jordan
* Robert W. Marshall
Herbert B. Moore

* Investment Committee Members
** Chief Executive Officer

WALPOLE

SAVINGS BANK OF WALPOLE
WESTMINSTER STREET
WALPOLE, NH 03608
Tel. 756-4771

(Year of Incorporation - 1875)

BRANCH

River Street
North Walpole, NH 03609
756-4771

OFFICERS

Chairman of the Board
John A. Hubbard

President
** Donald J. Tisdale

Sr. Vice President/Treasurer
Carl L. Zimmerman

Vice Presidents
David M. Adams
John P. Howard
Edward T. McKenna

Ass't. Vice President
Alice K. Howe

Assistant Treasurer
Barbara J. Enman

Loan Officer/Branch Manager
Lorraine B. Yates

TRUSTEES

Raymond J. Aumand
William J. Baldasaro
* I. Tucker Burr
William S. Fletcher
Jerome S. Galloway
Joseph J. Green
* John A. Hubbard
Gregory J. Macri, Jr.
* Edward R. Potter
* Donald J. Tisdale

* Investment Committee Members
** Chief Executive Officer

WOODSVILLE

THE WOODSVILLE GUARANTY SAVINGS BANK
63 CENTRAL STREET
WOODSVILLE, NH 03785
Tel. 747-2735

(Year of Incorporation - 1889)

BRANCHES

Main Street
Lisbon, NH 03585
838-6336

Route 135, Main Street
Monroe, NH 03771
638-4171

River Road
Piermont, NH 03779
272-4811

Junction Rtes. 25 & 25C
Warren, NH 03279
764-5785

OFFICERS

Chairman of the Board
C. Lincoln Butson

President
** Harold J. Graham

Vice President
Lawrence P. Corey

Treasurer
Robert F. Miller

Assistant Treasurers
Anthony L. Brainerd
Doris D. Savage

Consumer Loan Officer
James E. Graham

TRUSTEES

* Chester R. Allen
* C. Lincoln Butson
Francis X. Collins
H. Russell Gould
* Harold J. Graham
* Richard G. McDonalds
James J. Page
Archie H. Steenburgh
J. Harvey Walker
* Walter O. Young

* Investment Committee Members
** Chief Executive Officer

ABSTRACTS OF THE ANNUAL REPORT

OF

MUTUAL AND GUARANTY SAVINGS BANKS

SHOWING

CONSOLIDATED REPORT OF CONDITION

AND

CONSOLIDATED REPORT OF INCOME

DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS

AND

GENERAL INFORMATION

CONSOLIDATED REPORT OF CONDITION (in thousands of dollars)	CLAREMONT CLAREMONT SAVINGS BANK	CONCORD CONCORD SAVINGS BANK	CONCORD MERRIMACK COUNTY SAVINGS BANK	CONCORD NEW HAMPSHIRE SAVINGS BANK	DOVER SEACOAST SAVINGS BANK	DOVER SOUTHEAST BANK FOR SAVINGS	FRANKLIN FRANKLIN SAVINGS BANK	
ASSETS								
1. Cash & due from depository institutions	$2,092	$5,414	$2,549	$24,205	$4,500	$6,523	$3,390	1.
2. U.S. Treasury, Agency & Corporation obligations	15,407	19,044	45,276	34,642	7,291	23,427	8,868	2.
3. Corporate bonds	12,562	6,104	738	90	1,474	18,307	3,097	3.
4. Obligations of States & political subdivisions in the U.S.		21		8,321				4.
5. Other bonds, notes & debentures	2,097			16,846	1,780	1,001	22	5.
6. Corporate stock	1,695	1,534	2,234	18,680	1,007	2,432	2,285	6.
7. Federal funds sold and securities purchased under agreements to resell	5,041	6,742	1,000	2,800	3,398	5,203	4,350	7.
8. (a) Real estate loans, Total (excluding unearned income)	57,181	72,237	45,321	342,790	22,504	132,079	64,500	8.
(b) Less: Allowance for possible loan losses	130	75	375	831	117	414	186	
(c) Real estate loans, Net	57,051	72,162	44,946	341,959	22,387	131,665	64,314	
9. (a) Other loans, Total (excluding unearned income)	9,185	47,019	5,309	195,807	18,222	36,840	9,271	9.
(b) Less: Allowance for possible loan losses	89	570	46	2,008	24	167	11	
(c) Other loans, Net	9,096	46,449	5,263	193,799	18,198	36,673	9,260	
10. Bank premises, furniture & fixtures, capital leases & other assets representing bank premises	1,335	2,566	584	6,746	1,348	5,047	1,823	10.
11. Real estate owned other than bank premises	476			19			1	11.
12. Investments in unconsolidated subsidiaries & associated companies				1,147	44			12.
13. (a) Intangible assets				848				13.
(b) All other assets	1,707	3,627	1,695	11,736	815	3,342	1,030	
14. Total Assets	$108,559	$163,663	$104,285	$661,838	$62,242	$233,620	$98,440	14.

LIABILITIES								
15. Savings deposits:								15.
(a) Subject to transfer by order (interest-bearing)	$5,697	$5,594	$3,730	$20,419	$7,577	$9,427	$7,735	
(b) Other	36,731	55,860	38,454	142,085	25,750	85,269	31,927	
16. Time deposits	54,107	86,318	49,783	321,995	23,536	108,774	48,882	16.
17. Total savings & time deposits	96,535	147,772	91,967	484,499	56,863	203,470	88,544	17.
18. Demand deposits:								18.
(a) Subject to transfer by order (noninterest-bearing)	1,039	1,836	737	14,029	1,430	2,807	999	
(b) Other	115	249	50	2,362	530	32		
(c) Total demand deposits	1,154	2,085	787	16,391	1,960	2,839	999	
19. Total deposits	97,689	149,857	92,754	500,890	58,823	206,309	89,543	19.
20. Federal funds purchased & securities sold under agreements to repurchase				8,605				20.
21. Mortgage indebtedness & liability for capital leases								21.
22. Other liabilities for borrowed money	3,000	2,060		93,965		4,025		22.
23. Other liabilities	405	3,613	1,321	11,160	191	2,363	971	23.
24. Total liabilities	101,094	155,530	94,075	614,620	59,014	212,697	90,514	24.
25. Subordinated notes & debentures								25.
26. Limited-life preferred stock								26.
CAPITAL ACCOUNTS								
27. Perpetual preferred stock								27.
28. Common stock				100				28.
29. Surplus	3,757	7,150	5,180	18,089	2,350	10,897	3,089	29.
30. Undivided profits	3,708	983	1,126	6,982	846	9,776	4,837	30.
31. Other surplus reserves			3,904	22,047	32	250		31.
32. Total capital accounts	7,465	8,133	10,210	47,218	3,228	20,923	7,926	32.
33. Total liabilities, limited-life preferred stock & capital accounts	$108,559	$163,663	$104,285	$661,838	$62,242	$233,620	$98,440	33.
GENERAL INFORMATION								
34. Surety coverage	$1,000,000	$2,000,000	$1,500,000	$3,000,000	$650,000	$1,500,000	$1,000,000	34.
Period January 1, 1985 through December 31, 1985 Rates of Interest Paid to Depositors:								
35. Regular savings	5.50	5.50	5.50	5.50	5.50	5.50	5.50	35.
36. NOW (fixed rate)	5.25	5.25	5.25	5.25	5.25	5.25	5.25	36.
37. Super NOW				6.00-7.00			6.30-8.06	37.
38. Money market savings	5.25-8.75	6.75-6.85	6.75	7.00-8.25	8.75-10.00	6.55-8.41	7.30-9.06	38.
39. Escrow funds	3.50-5.00	5.00		3.25	5.00	5.00	5.00	39.
40. 90-day notice	6.00	7.04					6.00	40.
41. Money market certificates	7.75-11.00	7.75-9.50	6.25-9.00	7.25-8.75	8.20-10.00	6.50-13.00	7.73-11.50	41.
42. Negotiated rate certificates				8.50-11.50		7.40-11.80		42.
43. Dividends paid on capital stock				$1,600				43.

CONSOLIDATED REPORT OF CONDITION (in thousands of dollars)	GREENVILLE VILLAGE SAVINGS BANK	KEENE CHESHIRE COUNTY SAVINGS BANK	KEENE KEENE SAVINGS BANK	LACONIA LACONIA SAVINGS BANK	LANCASTER SIWOOGANOCK GUARANTY SAVINGS BANK	LEBANON MASCOMA SAVINGS BANK	LITTLETON THE SAVER'S BANK	
ASSETS								
1. Cash & due from depository institutions	$1,320	$5,204	$1,269	$10,850	$1,129	$3,167	$12,451	1.
2. U.S. Treasury, Agency & Corporation obligations	4,188	18,718	18,982	10,516	3,317	8,942	6,053	2.
3. Corporate bonds	320	16,377	6,499	15,894	4,672	1,385	239	3.
4. Obligations of States & political subdivisions in the U.S.		2,232		424	113	1,415		4.
5. Other bonds, notes & debentures	11	36		318		31		5.
6. Corporate stock	379	9,106	4,896	6,455	1,700	1,987	14,421	6.
7. Federal funds sold and securities purchased under agreements to resell	200	7,372	3,462	7,700	870	4,054	10,400	7.
8. (a) Real estate loans, Total (excluding unearned income)	15,713	140,198	42,102	92,940	18,900	67,478	223,235	8.
(b) Less: Allowance for possible loan losses		507	3	406	156	139	715	
(c) Real estate loans, Net	15,713	139,691	42,099	92,534	18,744	67,339	222,520	
9. (a) Other loans, Total (excluding unearned income)	1,761	28,435	7,629	17,360	5,061	21,834	74,709	9.
(b) Less: Allowance for possible loan losses	29	329	1	179		45	367	
(c) Other loans, Net	1,732	28,106	7,628	17,181	5,061	21,789	74,342	
10. Bank premises, furniture & fixtures, capital leases & other assets representing bank premises	538	2,202	1,951	1,537	937	2,406	4,736	10.
11. Real estate owned other than bank premises		4		129	74	21	644	11.
12. Investments in unconsolidated subsidiaries & associated companies		207					458	12.
13. (a) Intangible assets							269	13.
(b) All other assets	233	3,662	783	2,484	719	1,866	6,928	
14. Total Assets	$24,634	$232,917	$87,569	$166,022	$37,336	$114,402	$353,461	14.

LIABILITIES								
15. Savings deposits:								15.
(a) Subject to transfer by order (interest-bearing)	$2,069	$11,387	$1,515	$5,130	$2,742	$7,540	$15,622	
(b) Other	13,544	97,091	34,563	50,331		40,110	88,775	
16. Time deposits	7,266	100,543	43,512	88,092	30,345	53,720	175,067	16.
17. Total savings & time deposits	22,879	209,021	79,590	143,553	33,087	101,370	279,464	17.
18. Demand deposits:								18.
(a) Subject to transfer by order (noninterest-bearing)		2,538	1,681	1,900	459	528	6,681	
(b) Other	9	308		68		572	136	
(c) Total demand deposits	9	2,846	1,681	1,968	459	1,100	6,817	
19. Total deposits	22,888	211,867	81,271	145,521	33,546	102,470	286,281	19.
20. Federal funds purchased & securities sold under agreements to repurchase		171						20.
21. Mortgage indebtedness & liability for capital leases			24					21.
22. Other liabilities for borrowed money		4,316		62			32,174	22.
23. Other liabilities	202	1,282	749	1,548	238	1,358	3,865	23.
24. Total liabilities	23,090	217,636	82,044	147,131	33,784	103,828	322,320	24.
25. Subordinated notes & debentures	100							25.
26. Limited-life preferred stock								26.
CAPITAL ACCOUNTS								
27. Perpetual preferred stock								27.
28. Common stock					484		100	28.
29. Surplus	1,035	10,800	3,135	7,125	1,200	5,300	10,852	29.
30. Undivided profits	409	4,456	2,390	11,116	1,868	5,274	20,189	30.
31. Other surplus reserves		25		650				31.
32. Total capital accounts	1,444	15,281	5,525	18,891	3,552	10,574	31,141	32.
33. Total liabilities, limited-life preferred stock & capital accounts	$24,634	$232,917	$87,569	$166,022	$37,336	$114,402	$353,461	33.
GENERAL INFORMATION								
34. Surety coverage	$500,000	$3,000,000	$1,250,000	$1,000,000	$675,000	$1,000,000	$2,000,000	34.
Period January 1, 1985 through December 31, 1985 Rates of Interest Paid to Depositors:								
35. Regular savings	5.50	5.50	5.50	5.50	5.50	5.50	5.50	35.
36. NOW (fixed rate)	5.25	5.25	5.25	5.25	0.2	5.25	5.25	36.
37. Super NOW			6.00-7.00	5.32-6.60	5.25-6.75			37.
38. Money market savings	7.00	7.00-8.50	6.85-8.50	6.65-8.25	5.75-7.25	7.25-8.50	6.25-8.50	38.
39. Escrow funds	5.00	4.00	5.00	5.50	5.50		5.00	39.
40. 90-day notice		6.00	6.00			6.00	6.00	40.
41. Money market certificates	7.50-9.25	8.00-10.25	8.75-10.25	7.50-10.75	6.76-9.00	7.00-10.50	7.50-10.15	41.
42. Negotiated rate certificates					8.75		6.00-11.09	42.
43. Dividends paid on capital stock					$148		$3,326	43.

CONSOLIDATED REPORT OF CONDITION

(in thousands of dollars)

	MANCHESTER	MEREDITH	NEWPORT	PETERBOROUGH	PLYMOUTH	PORTSMOUTH	PORTSMOUTH	
	AMOSKEAG SAVINGS BANK	MEREDITH VILLAGE SAVINGS BANK	SUGAR RIVER SAVINGS BANK	PETERBOROUGH SAVINGS BANK	PLYMOUTH GUARANTY SAVINGS BANK	PISCATAQUA SAVINGS BANK	PORTSMOUTH SAVINGS BANK	
ASSETS								
1. Cash & due from depository institutions	$16,180	$4,705	$2,170	$8,563	$4,840	$2,119	$3,293	1.
2. U.S. Treasury, Agency & Corporation obligations	27,903	6,982	3,493	36,513	16,226	11,196	35,983	2.
3. Corporate bonds	30,504	1,892	5,660	3,065	2,731	7,343	16,684	3.
4. Obligations of States & political subdivisions in the U.S.	16,017	420		1,110	1,408		1,537	4.
5. Other bonds, notes & debentures	3,109		12		9,407	261	1,516	5.
6. Corporate stock	66,694	3,183	3,989	5,064	4,295	2,120	9,693	6.
7. Federal funds sold and securities purchased under agreements to resell		1,700		7,750	1,200	3,050	66,761	7.
8. (a) Real estate loans, Total (excluding unearned income)	465,541	73,835	55,589	103,367	66,363	41,434	76,924	8.
(b) Less: Allowance for possible loan losses	1,306		51	286	467	74		
(c) Real estate loans, Net	464,235	73,835	55,538	103,081	65,896	41,360	76,924	
9. (a) Other loans, Total (excluding unearned income)	169,473	17,672	12,156	14,285	10,553	5,165	10,400	9.
(b) Less: Allowance for possible loan losses	783	220	111	94		2		
(c) Other loans, Net	168,690	17,452	12,045	14,191	10,553	5,163	10,400	
10. Bank premises, furniture & fixtures, capital leases & other assets representing bank premises	17,009	1,817	2,037	3,112	2,626	703	1,733	10.
11. Real estate owned other than bank premises		39	1,219	149	10			11.
12. Investments in unconsolidated subsidiaries & associated companies	153							12.
13. (a) Intangible assets								
(b) All other assets	9,991	1,580	820	2,615	1,352	960	3,137	13.
14. Total Assets	$820,525	$113,605	$86,983	$185,213	$120,544	$74,275	$227,661	14.

LIABILITIES								
15. Savings deposits:								15.
(a) Subject to transfer by order (interest-bearing)	$20,412	$9,317	$6,481	$15,945	$35,319	$2,694	$10,015	
(b) Other	180,022	45,129	29,990	79,121	14,644	30,323	88,258	
16. Time deposits	408,527	46,119	39,609	69,676	55,963	34,935	108,911	16.
17. Total savings & time deposits	608,961	100,565	76,080	164,742	105,926	67,952	207,184	17.
18. Demand deposits:								18.
(a) Subject to transfer by order (noninterest-bearing)	11,978	2,294	715	3,425	3,529	274		
(b) Other	2,288			697	(36)	64		
(c) Total demand deposits	14,266	2,294	715	4,122	3,493	358	55	
19. Total deposits	623,227	102,859	76,795	168,864	109,419	68,310	207,239	19.
20. Federal funds purchased & securities sold under agreements to repurchase	13,788							20.
21. Mortgage indebtedness & liability for capital leases								21.
22. Other liabilities for borrowed money	99,185	900	1,500					22.
23. Other liabilities	7,805	1,362	523	2,179	1,476	757	852	23.
24. Total liabilities	744,005	105,121	78,818	171,043	110,895	69,067	208,091	24.
25. Subordinated notes & debentures								25.
26. Limited-life preferred stock								26.
CAPITAL ACCOUNTS								
27. Perpetual preferred stock	100				400			27.
28. Common stock	14,012	5,200		5,600	5,200	2,450	8,192	28.
29. Surplus	62,408	3,284	7,924	8,570	4,010	2,758	11,378	29.
30. Undivided profits			241		39			30.
31. Other surplus reserves			8,165	14,170	9,649	5,208	19,570	31.
32. Total capital accounts	76,520	8,484						32.
33. Total liabilities, limited-life preferred stock & capital accounts	$820,525	$113,605	$86,983	$185,213	$120,544	$74,275	$227,661	33.
GENERAL INFORMATION								
34. Surety coverage	$7,000,000	$1,000,000	$1,000,000	$1,000,000	$5,000,000	$1,000,000	$2,000,000	34.
Period January 1, 1985 through December 31, 1985								
Rates of Interest Paid to Depositors:								
35. Regular savings	5.50	5.50	5.50	5.50	5.50	5.50	5.50	35.
36. NOW (fixed rate)	5.25		5.25	5.25	5.25	5.25	5.25	36.
37. Super NOW	5.85-6.85	5.25-6.25	6.25	5.80-6.50		6.75-7.00	6.00-7.00	37.
38. Money market savings	6.85	6.75-8.50	7.00-7.50	7.00-8.75	5.25-7.50	7.00-8.75	7.10-7.85	38.
39. Escrow funds	5.00	5.50	5.00	5.50		5.25	3.50	39.
40. 90-day notice			6.00			6.00	6.00	40.
41. Money market certificates	8.75-9.25	6.75-10.30	7.00-9.00	7.00-10.25	7.75-10.00	7.25-10.25	6.25-9.75	41.
42. Negotiated rate certificates	7.35-8.57	7.50-11.00	8.25-9.25	7.50	7.75-11.50	7.50-11.00		42.
43. Dividends paid on capital stock	$3,525				$632			43.

CONSOLIDATED REPORT OF CONDITION (in thousands of dollars)	ROCHESTER BANKEAST SAVINGS BANK & TRUST	SEABROOK THE U.S. SAVINGS BANK OF AMERICA	TILTON IONA SAVINGS BANK	WALPOLE SAVINGS BANK OF WALPOLE	WOODSVILLE WOODSVILLE GUARANTY SAVINGS BANK			
ASSETS								
1. Cash & due from depository institutions	$19,186	$3,865	$1,731	$5,136	$1,636			1.
2. U.S. Treasury, Agency & Corporation obligations	10,450		1,806	4,268	2,652			2.
3. Corporate bonds	34		1,629	7,351	1,078			3.
4. Obligations of States & political subdivisions in the U.S.	11,104				1,311			4.
5. Other bonds, notes & debentures				767				5.
6. Corporate stock	34,474		129	923	1,182			6.
7. Federal funds sold and securities purchased under agreements to resell	4,650	525	1,325	1,340	1,779			7.
8. (a) Real estate loans, Total (excluding unearned income)	120,787	2,761	9,518	38,329	25,383			8.
(b) Less: Allowance for possible loan losses	2,193	5		180	75			
(c) Real estate loans, Net	118,594	2,756	9,518	38,149	25,308			
9. (a) Other loans, Total (excluding unearned income)	135,621	652	1,633	7,461	7,589			9.
(b) Less: Allowance for possible loan losses		1		45	2			
(c) Other loans, Net	135,621	651	1,633	7,416	7,587			
10. Bank premises, furniture & fixtures, capital leases & other assets representing bank premises	4,380	211	514	1,170	767			10.
11. Real estate owned other than bank premises	9							11.
12. Investments in unconsolidated subsidiaries & associated companies								12.
13. (a) Intangible assets								13.
(b) All other assets	4,146	30	195	1,843	521			
14. Total Assets	$342,648	$8,038	$18,480	$68,363	$43,821			14.

LIABILITIES								
15. Savings deposits:								15.
(a) Subject to transfer by order (interest-bearing)		$426	$5,625	$4,796	$20,823			
(b) Other	125,635	2,151	3,496	24,376	11			
16. Time deposits	142,140	4,012	7,712	33,155	18,885			16.
17. Total savings & time deposits	267,775	6,589	16,833	62,327	39,719	0	0	17.
18. Demand deposits:								18.
(a) Subject to transfer by order (noninterest-bearing)		379		266	905			
(b) Other	22,431	1	28	784				
(c) Total demand deposits	22,431	380	28	1,050	905	0	0	
19. Total deposits	290,206	6,969	16,861	63,377	40,624	0	0	19.
20. Federal funds purchased & securities sold under agreements to repurchase	1,876							20.
21. Mortgage indebtedness & liability for capital leases								21.
22. Other liabilities for borrowed money	25,914							22.
23. Other liabilities	3,084	4	130	249	395			23.
24. Total liabilities	321,080	6,973	16,991	63,626	41,019	0	0	24.
25. Subordinated notes & debentures			263					25.
26. Limited-life preferred stock								26.
CAPITAL ACCOUNTS								
27. Perpetual preferred stock								27.
28. Common stock	600	398			169			28.
29. Surplus	10,060	398	580	2,850	1,315			29.
30. Undivided profits	10,908	269	646	1,887	1,318			30.
31. Other surplus reserves								31.
32. Total capital accounts	21,568	1,065	1,226	4,737	2,802	0	0	32.
33. Total liabilities, limited-life preferred stock & capital accounts	$342,648	$8,038	$18,480	$68,363	$43,821	$0	$0	33.
GENERAL INFORMATION								
34. Surety coverage	$10,000,000	$200,000	$500,000	$1,000,000	$1,000,000			34.
Period January 1, 1985 through December 31, 1985 Rates of Interest Paid to Depositors:								
35. Regular savings	5.50	5.50	4.25-5.50	5.50	5.00-5.50			35.
36. NOW (fixed rate)	5.25	5.25		5.25	5.25			36.
37. Super NOW	5.75-6.25		7.10-8.80		6.25-8.00			37.
38. Money market savings	6.81-7.31	7.00-9.25		6.70-8.75	7.25-9.00			38.
39. Escrow funds	5.00		3.50-5.00	3.50-5.00	3.50			39.
40. 90-day notice			6.00		6.00			40.
41. Money market certificates	5.75-9.61	7.25-10.00	7.50-11.75	7.00-10.50	7.00-15.55			41.
42. Negotiated rate certificates	7.55-7.56							42.
43. Dividends paid on capital stock	$1,505				$72			43.

CONSOLIDATED REPORT OF INCOME

(in thousands of dollars)

	CLAREMONT	CONCORD	CONCORD	CONCORD	DOVER	DOVER	FRANKLIN	
	CLAREMONT SAVINGS BANK	CONCORD SAVINGS BANK	MERRIMACK COUNTY SAVINGS BANK	NEW HAMPSHIRE SAVINGS BANK	SEACOAST SAVINGS BANK	SOUTHEAST BANK FOR SAVINGS	FRANKLIN SAVINGS BANK	
1. Operating income:								1.
(a) Interest & fees on:								(a)
1. Real estate loans, Net	$6,552	$7,796	$4,966	$34,568	$2,729	$14,153	$7,225	1.
2. Other loans	1,197	5,734	859	23,620	2,025	4,338	1,202	2.
(b) Income on Federal funds sold & securities purchased under agreements to resell	395	425	176	485	317	962	519	(b)
(c) Int. on U.S. Treasury, Agency, & Corp. securities	1,627	2,433	4,363	5,044	835	3,193	989	(c)
(d) Interest on corporate bonds	1,084	763	81	11	96	1,063	388	(d)
(e) Int. on oblg. of States & political subdivisions		2		409				(e)
(f) Interest on other bonds, notes & debentures	120			801	158	152	1	(f)
(g) Dividends on stock	76	71	215	526	35	131	164	(g)
(h) Other service charges, commissions & fees	224	124	53	1,144	171	394	86	(h)
(i) Other operating income	140	178	29	1,046	45	286	28	(i)
(j) Total operating income	11,415	17,526	10,742	67,654	6,411	24,672	10,602	(j)
2. Operating expenses:								2.
(a) Interest & dividends on:								(a)
1. Savings deposits	2,676	3,856	2,883	10,362	1,958	5,654	2,482	1.
2. Time deposits	5,141	8,144	4,817	26,487	2,335	10,400	4,531	2.
(b) Expense of Federal funds purchased & securities sold under agreements to repurchase				550	16			(b)
(c) Interest on other borrowed money	339	155		8,308	9	208		(c)
(d) Interest on subordinated notes & debentures								(d)
(e) Salaries & employees benefits	1,022	1,927	817	6,163	779	2,439	1,007	(e)
(f) Occupancy expense of bank premises, Net	197	354	129	1,056	203	359	199	(f)
(g) Furniture & equipment expense	156	273	76	1,560	140	428	138	(g)
(h) Provision for possible loan losses	58	723	20	1,442	68	150	110	(h)
(i) Other operating expenses	661	1,289	518	5,247	561	1,260	775	(i)
(j) Total operating expenses	10,250	16,721	9,260	61,175	6,069	20,898	9,242	(j)
3. Income before income taxes & net realized gains/losses	1,165	805	1,482	6,479	342	3,774	1,360	3.
4. Applicable income & franchise taxes	434	465	472	1,755	168	1,571	561	4.
5. Income before net realized gains or losses	731	340	1,010	4,724	174	2,203	799	5.
6. Net realized gain (losses) on:								6.
(a) Securities	193	(860)	165	2,686	127	(530)	626	(a)
(b) Extraordinary items	41	54				90		(b)
(c) Total, gross	234	(806)	165	2,686	127	(440)	626	(c)
(d) Applicable income taxes	70	(273)	49	963	36	(176)		(d)
(e) Total, net	164	(533)	116	1,723	91	(264)	626	(e)
7. Net income	$895	($193)	$1,126	$6,447	$265	$1,939	$1,425	7.

CONSOLIDATED REPORT OF INCOME (in thousands of dollars)	GREENVILLE VILLAGE SAVINGS BANK	KEENE CHESHIRE COUNTY SAVINGS BANK	KEENE KEENE SAVINGS BANK	LACONIA LACONIA SAVINGS BANK	LANCASTER SIWOOGANOCK GUARANTY SAVINGS BANK	LEBANON MASCOMA SAVINGS BANK	LITTLETON THE SAVER'S BANK	
1. Operating income:								1.
(a) Interest & fees on:								(a)
1. Real estate loans, Net	$1,654	$16,041	$6,231	$9,825	$1,413	$7,398	$23,654	1.
2. Other loans	251	3,222	859	2,220	831	3,018	8,016	2.
(b) Income on Federal funds sold & securities purchased under agreements to resell	79	889	139	908	210	513	735	(b)
(c) Int. on U.S. Treasury, Agency, & Corp. securities	343	1,941	601	1,412	526	950	1,219	(c)
(d) Interest on corporate bonds	97	1,499	633	777	516	155	44	(d)
(e) Int. on oblg. of States & political subdivisions		67		23	10	108		(e)
(f) Interest on other bonds, notes & debentures	2	3		64	34	3	219	(f)
(g) Dividends on stock	23	468	123	404	194	198	277	(g)
(h) Other service charges, commissions & fees	75	563		133	29	212		(h)
(i) Other operating income		413	98	1,088	45	123	1,489	(i)
(j) Total operating income	2,524	25,106	8,684	16,854	3,808	12,678	35,653	(j)
2. Operating expenses:								2.
(a) Interest & dividends on:								(a)
1. Savings deposits	967	7,688	2,253	3,568	814	2,906	7,016	1.
2. Time deposits	722	8,752	4,001	8,297	1,749	5,333	15,669	2.
(b) Expense of Federal funds purchased & securities sold under agreements to repurchase		11	38			13	107	(b)
(c) Interest on other borrowed money		338		5			1,233	(c)
(d) Interest on subordinated notes & debentures	4							(d)
(e) Salaries & employees benefits	317	2,439	765	1,090	355	1,123	2,497	(e)
(f) Occupancy expense of bank premises, Net	51	276	188	148	119	357	468	(f)
(g) Furniture & equipment expense	19	388	193	260		98	489	(g)
(h) Provision for possible loan losses	13	345	4	108	29	66	390	(h)
(i) Other operating expenses	220	1,424	540	566	409	638	3,038	(i)
(j) Total operating expenses	2,313	21,661	7,982	14,042	3,475	10,534	30,907	(j)
3. Income before income taxes & net realized gains/losses	211	3,445	702	2,812	333	2,144	4,746	3.
4. Applicable income & franchise taxes	75	1,183	214	1,164	50	771	1,761	4.
5. Income before net realized gains or losses	136	2,262	488	1,648	283	1,373	2,985	5.
6. Net realized gain (losses) on:								6.
(a) Securities	19	858	509	191	136	423	2,757	(a)
(b) Extraordinary items		103	90			46		(b)
(c) Total, gross	19	961	599	191	136	469	2,757	(c)
(d) Applicable income taxes		246	186	77		131	924	(d)
(e) Total, net	19	715	413	114	136	338	1,833	(e)
7. Net income	$155	$2,977	$901	$1,762	$419	$1,711	$4,818	7.

CONSOLIDATED REPORT OF INCOME (in thousands of dollars)	MANCHESTER AMOSKEAG SAVINGS BANK	MEREDITH MEREDITH VILLAGE SAVINGS BANK	NEWPORT SUGAR RIVER SAVINGS BANK	PETERBOROUGH PETERBOROUGH SAVINGS BANK	PLYMOUTH PLYMOUTH GUARANTY SAVINGS BANK	PORTSMOUTH PISCATAQUA SAVINGS BANK	PORTSMOUTH PORTSMOUTH SAVINGS BANK	
1. Operating income:								1.
(a) Interest & fees on:								(a)
1. Real estate loans, Net	$49,275	$8,271	$5,963	$11,645	$7,400	$4,318	$9,007	1.
2. Other loans	18,059	2,023	1,572	2,257	953	629	1,306	2.
(b) Income on Federal funds sold & securities purchased under agreements to resell	617	172	48	637	232	294	4,189	(b)
(c) Int. on U.S. Treasury, Agency, & Corp. securities	3,400	831	598	3,971	1,444	1,407	4,704	(c)
(d) Interest on corporate bonds	3,318	395	598	448	393	503	2,167	(d)
(e) Int. on oblg. of States & political subdivisions	331	26		206	82		192	(e)
(f) Interest on other bonds, notes & debentures	470		1		198	27	212	(f)
(g) Dividends on stock	2,538	118	123	255	1,260	111	1,259	(g)
(h) Other service charges, commissions & fees	1,082	86	106	458	192	46	728	(h)
(i) Other operating income	752	105	330	85		184	204	(i)
(j) Total operating income	79,842	12,027	9,339	19,962	12,154	7,519	23,468	(j)
2. Operating expenses:								2.
(a) Interest & dividends on:								(a)
1. Savings deposits	12,097	3,774	2,208	6,466	3,208	2,153	6,667	1.
2. Time deposits	37,889	3,989	3,815	7,052	5,356	3,216	10,617	2.
(b) Expense of Federal funds purchased & securities sold under agreements to repurchase	406			29	195			(b)
(c) Interest on other borrowed money	4,090	69	12	101				(c)
(d) Interest on subordinated notes & debentures								(d)
(e) Salaries & employees benefits	5,938	1,174	845	1,761	1,212	415	1,298	(e)
(f) Occupancy expense of bank premises, Net	1,397	167	216	341	205	107	275	(f)
(g) Furniture & equipment expense	858	141	229	192	187	60	185	(g)
(h) Provision for possible loan losses	792	123	17	126	100			(h)
(i) Other operating expenses	5,192	734	803	1,227	1,120	373	790	(i)
(j) Total operating expenses	68,659	10,171	8,145	17,295	11,583	6,324	19,832	(j)
3. Income before income taxes & net realized gains/losses	11,183	1,856	1,194	2,667	571	1,195	3,636	3.
4. Applicable income & franchise taxes	4,042	515	370	935	(158)	368	596	4.
5. Income before net realized gains or losses	7,141	1,341	824	1,732	729	827	3,040	5.
6. Net realized gain (losses) on:								6.
(a) Securities	5,285	122	593	813	1,073	68	56	(a)
(b) Extraordinary items				54				(b)
(c) Total, gross	5,285	122	593	867	1,073	68	56	(c)
(d) Applicable income taxes	1,828	30	187	172	494	19		(d)
(e) Total, net	3,457	92	406	695	579	49	56	(e)
7. Net income	$10,598	$1,433	$1,230	$2,427	$1,308	$876	$3,096	7.

CONSOLIDATED REPORT OF INCOME (in thousands of dollars)	ROCHESTER BANKEAST SAVINGS BANK AND TRUST	SEABROOK THE U.S. SAVINGS BANK OF AMERICA	TILTON IONA SAVINGS BANK	WALPOLE SAVINGS BANK OF WALPOLE	WOODSVILLE WOODSVILLE GUARANTY SAVINGS BANK			
1. Operating income:								1.
(a) Interest & fees on:								(a)
1. Real estate loans, Net	$19,838	$228	$1,043	$4,054	$2,501			1.
2. Other loans	8,618	54	221	976	984			2.
(b) Income on Federal funds sold & securities purchased under agreements to resell	466	81	151	221	129			(b)
(c) Int. on U.S. Treasury, Agency, & Corp. securities	1,438	8	233	581	458			(c)
(d) Interest on corporate bonds	45		130	621	104			(d)
(e) Int. on oblg. of States & political subdivisions	1,051				46			(e)
(f) Interest on other bonds, notes & debentures			8	57				(f)
(g) Dividends on stock	2,504		6	72	65			(g)
(h) Other service charges, commissions & fees	631	23	9	96	60			(h)
(i) Other operating income	852	348	150	276	219			(i)
(j) Total operating income	35,443	742	1,951	6,954	4,566			(j)
2. Operating expenses								2.
(a) Interest & dividends on:								(a)
1. Savings deposits	7,098	137	567	1,811	1,932			1.
2. Time deposits	12,802	366	820	2,153	1,013			2.
(b) Expense of Federal funds purchased & securities sold under agreements to repurchase	133							(b)
(c) Interest on other borrowed money	1,101							(c)
(d) Interest on subordinated notes & debentures			22					(d)
(e) Salaries & employees benefits	3,705	190	172	620	507			(e)
(f) Occupancy expense of bank premises, Net	588	43	38	85	87			(f)
(g) Furniture & equipment expense	830	28	22	136	115			(g)
(h) Provision for possible loan losses	1,112	6		31	20			(h)
(i) Other operating expenses	5,348	118	141	478	412			(i)
(j) Total operating expenses	32,717	888	1,782	6,314	4,086			(j)
3. Income before income taxes & net realized gains/losses	2,726	(146)	169	640	480			3.
4. Applicable income & franchise taxes	(255)	8	39	200	144			4.
5. Income before net realized gains or losses	2,981	(154)	130	440	336			5.
6. Net realized gain (losses) on:								6.
(a) Securities	1,105		48	(276)	98			(a)
(b) Extraordinary items					36			(b)
(c) Total, gross	1,105	0	48	(276)	134			(c)
(d) Applicable income taxes	460		11	(90)	30			(d)
(e) Total, net	645	0	37	(186)	104			(e)
7. Net income	$3,626	($154)	$167	$254	$440			7.

REPORT OF CONDITION OF TRUST DEPARTMENTS OF SAVINGS BANKS

(rounded to nearest dollar)

	CONCORD	DOVER					
	NEW HAMPSHIRE SAVINGS BANK	SOUTHEAST BANK FOR SAVINGS					
AS TRUSTEE AND EXECUTOR							
ASSETS							
1. Bank:							1.
(a) Demand deposits							(a)
(b) Other deposits	1,266,136	275,131					(b)
2. Money market funds	2,778,067	194,209					2.
3. Government, state & municipal obligations	1,279,084	1,259,663					3.
4. Other bonds & notes	171,662						4.
5. Corporate stocks	2,499,752	2,516,623					5.
6. Real estate	403,000	89,900					6.
7. Other assets							7.
8. Total Assets	$8,397,701	$4,335,526					8.
LIABILITIES							
9. Principal:							9.
(a) Invested	$8,290,302	$4,335,526					(a)
(b) Uninvested							(b)
10. Income:							10.
(a) Invested	107,399						(a)
(b) Uninvested							(b)
11. Notes payable							11.
12. Other liabilities							12.
13. Total Liabilities	$8,397,701	$4,335,526					13.

AS AGENT

ASSETS

14. Bank:							14.
(a) Demand deposits							(a)
(b) Other deposits	6,575,597	416,296					(b)
15. Money market funds	1,559,472	816,397					15.
16. Government, state & municipal obligations	2,471,673	2,430,306					16.
17. Other bonds & notes	491,277	72,832					17.
18. Corporate stocks	4,575,745	7,007,673					18.
19. Real estate	37,113						19.
20. Other assets		25,163					20.
21. Total Assets	$15,710,877	$10,768,667					21.

LIABILITIES

22. Principal:							22.
(a) Invested	$15,572,332	$10,768,667					(a)
(b) Uninvested	78,240						(b)
23. Income:							23.
(a) Invested	60,305						(a)
(b) Uninvested							(b)
24. Notes payable							24.
25. Other liabilities							25.
26. Total Liabilities	$15,710,877	$10,768,667					26.

CONSOLIDATED AGGREGATE REPORT OF CONDITION OF SAVINGS BANKS

NUMBER OF SAVINGS BANKS REPORTING: 26
DECEMBER 31, 1985

(in thousands)

ASSETS		% of Total Assets
1. Cash & due from depository institutions	$157,487	3.45%
2. U.S. Treasury, Agency & Corporation obligations	382,143	8.38%
3. Corporate bonds	165,729	3.64%
4. Obligations of States & political subdivisions in the U.S.	45,433	1.00%
5. Other bonds, notes & debentures	37,214	0.82%
6. Corporate stock	200,557	4.40%
7. Federal funds sold and securities purchased under agreements to resell	152,672	3.35%
8. (a) Real estate loans, Total (excluding unearned income)	2,417,009	53.01%
(b) LESS: Allowance for possible loan losses	8,691	0.19%
(c) Real estate loans, Net	2,408,318	52.82%
9. (a) Other loans, Total (excluding unearned income)	871,102	19.11%
(b) Less: Allowance for possible loan losses	5,123	0.11%
(c) Other loans, Net	865,979	18.99%
10. Bank premises, furniture & fixtures, capital leases & other assets representing bank premises	69,835	1.53%
11. Real estate owned other than bank premises	2,794	0.06%
12. Investments in unconsolidated subsidiaries & associated companies	2,049	0.04%
13. (a) Intangible assets	1,117	0.02%
(b) All other assets	67,817	1.49%
14. Total Assets	$4,559,144	100.00%

LIABILITIES		% of Liabilities and Capital
15. Savings deposits:		
(a) Subject to transfer by order (interest-bearing)	238,037	5.22%
(b) Other	1,363,646	29.91%
16. Time deposits	2,161,584	47.41%
17. Total savings & time deposits	3,763,267	82.54%
18. Demand deposits:		
(a) Subject to transfer by order (nonint.-bearing)	60,429	1.33%
(b) Other	30,763	0.67%
(c) Total demand deposits	91,192	2.00%
19. Total deposits	3,854,459	84.54%
20. Federal funds purchased & securities sold under agreements to repurchase	24,440	0.54%
21. Mortgage indebtedness & liability for capital lease	24	.00%
22. Other liabilities for borrowed money	267,101	5.86%
23. Other liabilities	48,082	1.05%
24. Total liabilities	4,194,106	91.99%
25. Subordinated notes & debentures	363	0.01%
26. Limited-life preferred stock	0	0.00%
CAPITAL ACCOUNTS		
27. Perpetual preferred stock	0	0.00%
28. Common stock	2,351	0.05%
29. Surplus	145,816	3.20%
30. Undivided profits	189,320	4.15%
31. Other surplus reserves	27,188	0.60%
32. Total capital accounts	364,675	8.00%
33. Total liabilities, limited-life preferred stock & capital accounts	$4,559,144	100.00%

CONSOLIDATED AGGREGATE REPORT OF INCOME

SAVINGS BANKS

December 31, 1985

1. Operating income:	
(a) Interest & fees on:	
1. Real estate loans, Net	$267,748
2. Other loans	95,044
(b) Income on Federal funds sold & securities purchased under agreements to resell	13,989
(c) Int. on U.S. Treasury, Agency, & Corp. securities	44,549
(d) Interest on corporate bonds	30,927
(e) Int. on oblg. of States & political subdivisions	5,628
(f) Interest on other bonds, notes & debentures	1,709
(g) Dividends on stock	11,230
(h) Other service charges, commissions & fees	5,247
(i) Other operating income	8,957
(j) Total operating income	468,296
2. Operating expenses	
(a) Interest & dividends on:	
1. Savings deposits	103,201
2. Time deposits	296,466
(b) Expense of Federal funds purchased & securities sold under agreements to repurchase	1,498
(c) Interest on other borrowed money	15,968
(d) Interest on subordinated notes & debentures	26
(e) Salaries & employees benefits	40,577
(f) Occupancy expense of bank premises, Net	7,653
(g) Furniture & equipment expense	7,201
(h) Provision for possible loan losses	5,853
(i) Other operating expenses	33,882
(j) Total operating expenses	412,325
3. Income before income taxes & net realized gains/losses	55,971
4. Applicable income & franchise taxes	17,448
5. Income before net realized gains or losses	38,523
6. Net realized gain (losses) on:	
(a) Securities	16,285
(b) Extraordinary items	514
(c) Total, gross	16,799
(d) Applicable income taxes	5,374
(e) Total, net	11,425
7. Net income	$49,948

AGGREGATE REPORT OF CONDITION OF TRUST DEPARTMENTS OF SAVINGS BANKS

NUMBER OF SAVINGS BANKS REPORTING: 2

DECEMBER 31, 1985

(rounded to nearest dollar)

AS TRUSTEE AND EXECUTOR			AS AGENT		
ASSETS			ASSETS		
1. Bank:			14. Bank:		
(a) Demand deposits	$0	0.00%	(a) Demand deposits	$0	0.00%
(b) Other deposits	1,541,267	12.10%	(b) Other deposits	6,991,893	26.40%
2. Money market funds	2,972,276	23.34%	15. Money market funds	2,375,869	8.97%
3. Government, state & municipal obligations	2,538,747	19.94%	16. Government, state & municipal obligations	4,901,979	18.51%
4. Other bonds & notes	171,662	1.35%	17. Other bonds & notes	564,109	2.13%
5. Corporate stocks	5,016,375	39.40%	18. Corporate stocks	11,583,418	43.74%
6. Real estate	492,900	3.87%	19. Real estate	37,113	0.14%
7. Other assets	0	0.00%	20. Other assets	25,163	0.10%
8. Total Assets	$12,733,227	100.00%	21. Total Assets	$26,479,544	100.00%
LIABILITIES			LIABILITIES		
9. Principal:			22. Principal:		
(a) Invested	$12,625,828	99.16%	(a) Invested	$26,340,999	99.48%
(b) Uninvested	0	0.00%	(b) Uninvested	78,240	0.30%
10. Income:			23. Income:		
(a) Invested	107,399	0.84%	(a) Invested	60,305	0.23%
(b) Uninvested	0	0.00%	(b) Uninvested	0	0.00%
11. Notes payable	0	0.00%	24. Notes payable	0	0.00%
12. Other liabilities	0	0.00%	25. Other liabilities	0	0.00%
13. Total Liabilities	$12,733,227	100.00%	26. Total Liabilities	$26,479,544	100.00%

ABSTRACTS OF THE ANNUAL REPORT

OF

CO-OPERATIVE BANKS

SHOWING LOCATION,

NAMES OF OFFICERS

AND

DIRECTORS

EXETER

FIRST SAVINGS AND LOAN ASSOCIATION OF NEW HAMPSHIRE
P.O. BOX 310 - ONE CENTER STREET Tel. 772-9324
EXETER, NH 03833

(Year of Incorporation - 1892)

BRANCHES

53 Lincoln Street
Exeter, NH 03833
778-7131

354 Central Street
Franklin, NH 03235
934-3125

Village Sq. Shop. Center
Route 111
Hampstead, NH 03841
329-5449

Main & Wight Streets
Raymond, NH 03077
895-9032

Ports. Ave. & Winnicut Rd.
Stratham, NH 03885
772-5530

OFFICERS

Chairman of the Board
Edwin L. Saari

President/Secretary/Treasurer
** Stephen F. Shea

Vice Presidents
John P. Gunther
James H. Miller

Ass't. Vice Presidents
Joseph A. Gorski
Marjorie A. Starkey
Fred E. Towne, Jr.

Assistant Treasurers
Lucile R. Edwards
Gerald A. Goodwin
James K. Griswold
Cathy C. Rizzi
Roger E. Roy

Loan Officers
Wayne C. Davis
Lois M. Mazurka

DIRECTORS

Dwight W. Brown

Joseph J. Giordani

* Henry J. Mazalewski

* Wesley S. Nickerson

Edwin L. Saari

Steven F. Shea

* Roger P. Sloan

* Donald N. Story

* Investment Committee Members
** Chief Executive Officer

HAMPTON

HAMPTON CO-OPERATIVE BANK
P.O. BOX 1020 - 40 HIGH STREET Tel. 926-3339
HAMPTON, NH 03842

(Year of Incorporation - 1915)

OFFICERS

Chairman of the Board
Dean B. Merrill

Executive Vice President
** Norman N. Merrill

Vice Presidents
Joseph R. Bradt
William C. Carter
Thomas G. Ferguson

DIRECTORS

* Charles G. Bailey

Stanwood S. Brown

H. Alfred Casasse

D. Raymond Garland

* D. Malcolm Hamilton

Dean B. Merrill

Norman N. Merrill

Donald R. Palmer

* Theodore J. Scott

* Investment Committee Members
** Chief Executive Officer

KEENE

FIRST NORTHERN CO-OPERATIVE BANK
100 MAIN STREET Tel. 352-5730
KEENE, NH 03431

(Year of Incorporation - 1912)

OFFICERS

Chairman of the Board
Richard Glachman

President
** Whalen B. Dunn

Vice President/Treasurer
Robert A. Namisio

Vice Presidents
Gordon S. Aron
Christine A. Fay
Susan M. O'Sullivan

DIRECTORS

* Whalen B. Dunn
* John Franco
* Donald Glachman
Richard Glachman
* William F. Lynch
Gerard McLaughlin
James C. Wirths, III

* Investment Committee Members
** Chief Executive Officer

MILFORD

MILFORD CO-OPERATIVE BANK
P.O. BOX 79 - SOUTH STREET Tel. 673-2303
MILFORD, NH 03055

(Year of Incorporation - 1890)

BRANCHES

Route 101A
Amherst, NH 03031
673-0018

Main Street
Brookline, NH 03033
673-9035

Main Street
Mont Vernon, NH 03057
673-0833

OFFICERS

Chairman of the Board
Samuel G. Proctor

President/Treasurer
** Richard D. D'Amato

Vice Presidents
Mary E. Higley
Frank J. Romanelli

Ass't. Vice Presidents
Donald R. Blanchette
Daniel L. Yohe

Customer Service Officer
Charlene A. Dooley

Secretary
Chester M. Hall

DIRECTORS

Kenneth Boynton
* Richard D. D'Amato
* Chester M. Hall
William B. Haughey
William E. Kokko
J. Justin Pestana, Jr.
* Samuel G. Proctor
Alan G. White

* Investment Committee Members
** Chief Executive Officer

PLAISTOW

PLAISTOW CO-OPERATIVE BANK
P.O. BOX 158 - ROUTE 125
PLAISTOW, NH 03865
Tel. 382-8525

(Year of Incorporation - 1916)

OFFICERS

Chairman of the Board
John E. Hansbury

President/Secretary
** Donald E. Wood

Ass't Vice President/Treasurer
Shirley E. Francis

Assistant Vice Presidents
Dennis Edmondson
Bernadine FitzGerald

Assistant Treasurers
Gloria J. Dodge
Carol A. McEachern
Luanne Trottier

DIRECTORS

* Paul J. Auger
* J. Russell Colcord
* John E. Hansbury
F. Carroll Heselton
Leo Prenaveau
Fred B. Smith
* Edward B. Vandewater
Donald E. Wood

* Investment Committee Members
** Chief Executive Officer

SALEM

SALEM CO-OPERATIVE BANK
3 SOUTH BROADWAY
SALEM, NH 03079
Tel. 898-2153

(Year of Incorporation - 1922)

OFFICERS

Chairman of the Board
Lavington J. Dyson

President
** Kelly P. Dahood

Vice President/Treasurer
Joyce A. Hall

Assistant Treasurer
Alice Shadallah

Secretary
Robert Thorndike

DIRECTORS

David A. Beshara
* Kelly P. Dahood
* Lavington J. Dyson
* Joyce A. Hall
Lloyd G. MacLean
Chester Milnes
Robert W. Thorndike

* Investment Committee Members
** Chief Executive Officer

ABSTRACTS OF THE ANNUAL REPORT

OF

CO-OPERATIVE BANKS

SHOWING

CONSOLIDATED REPORT OF CONDITION

AND

CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS,

DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS

AND

GENERAL INFORMATION

CONSOLIDATED REPORT OF CONDITION (rounded to nearest dollar)	EXETER FIRST SAVINGS & LOAN ASSOCIATION OF NEW HAMPSHIRE	HAMPTON HAMPTON CO-OPERATIVE BANK	KEENE FIRST NORTHERN CO-OPERATIVE BANK	MILFORD MILFORD CO-OPERATIVE BANK	PLAISTOW PLAISTOW CO-OPERATIVE BANK	SALEM SALEM CO-OPERATIVE BANK	
ASSETS							
1. Cash & due from banks	$3,703,787	$3,770,651	$7,655,195	$4,969,785	$2,722,317	$2,249,571	1.
2. U.S. Government obligations	9,041,084	8,896,674	3,221,803	8,400,000	499,500	967,188	2.
3. U.S. Government agencies	6,305,325	5,653,094		158,125		4,894,062	3.
4. State, county, municipal obligations			300,000				4.
5. Other bonds, notes & debentures	678,205	1,563,223	1,029,288	30,000		2,294,600	5.
6. Federal Home Loan Bank stock	871,100	386,000	588,300	368,800	625,600	560,300	6.
7. Other stocks	809,550	3,051,296	1,375,325		58,480	880,455	7.
8. Total securities	17,705,264	19,550,287	6,514,716	8,956,925	1,183,580	9,596,605	8.
9. LESS: Premium & valuation reserves			269,174	203,760			9.
10. Total securities net of premium & valuation reserves	17,705,264	19,550,287	6,245,542	8,753,165	1,183,580	9,596,605	10.
11. Real estate loans	81,968,261	46,767,183	47,894,833	42,045,040	76,246,846	60,857,466	11.
12. Other loans	3,330,327	3,010,596	10,475,410	5,892,419	8,415,431	2,316,805	12.
13. Total loans	85,298,588	49,777,779	58,370,243	47,937,459	84,662,277	63,174,271	13.
14. Overnight deps.,loans, & sec. purchased under agt. to resell	4,364,901		354,374	4,202,133	4,524,369	22,092,156	14
15. Bank premises (net)	1,745,148	478,305	512,928	1,049,192	836,745	1,027,843	15.
16. Leasehold improvements (net)							16.
17. Furniture, fixtures & equiptment	507,718	90,718	317,846	194,808	272,943	215,959	17.
18. Total fixed assets	2,252,866	569,023	830,774	1,244,000	1,109,688	1,243,802	18.
19. Investment in unconsolidated subs. & and other affiliates							19.
20. Other real estate owned			89,931		67,050		20.
21. Other assets	3,132,462	735,674	5,521,209	650,149	697,697	108,983	21.
22. Total assets	$116,457,868	$74,403,414	$79,067,268	$67,756,691	$94,966,978	$98,465,388	22.

LIABILITIES AND CAPITAL ACCOUNTS

23. Shares & deposits	$109,222,048	$64,406,638	$68,346,233	$62,427,301	$87,852,090	$90,825,500	23.
24. Advances from FHLB		3,000,000	6,310,500	2,500,000	1,500,000		24.
25. Other funds borrowed						17,615	25.
26. Other liabilities	2,078,541	643,967	929,140	129,336	1,415,872	233,740	26.
27. Total liabilities	111.300,589	68,050,605	75,585,873	65,056,637	90,767,962	91,076,855	27.
28. Capital stock			565,638				28.
29. Subordinated notes & debentures		200,000					29.
30. Guaranty fund	4,192,108	2,000,000	2,098,500	1,498,165	3,182,096	3,494,715	30.
31. Surplus		1,589,082	79,967	1,201,889	820,051	2,442,095	31.
32. Net undivided profits	889,565		737,290		196,869	1,451,723	32.
33. Reserve for bad debts	75,606	15,580					33.
34. Reserve for contingencies & other capital reserves		2,548,147					34.
35. Total capital accounts	5,157,279	6,352,809	3,481,395	2,700,054	4,199,016	7,388,533	35.
36. Total liabilities & capital accounts	$116,457,868	$74,403,414	$79,067,268	$67,756,691	$94,966,978	$98,465,388	36.

GENERAL INFORMATION

37. Surety coverage	$1,230,000	$1,000,000	$1,000,000	$945,000	$1,500,000	$1,125,000	37.

PERIOD JANUARY 1, 1985 THROUGH DECEMBER 31, 1985

38. Rates of interest paid to depositors:							38.
39. Regular savings	5.50	5.00-5.50	5.50	5.50	5.50-6.00	5.50	39.
40. NOW (fixed rate)	5.25	5.25	5.25	5.00	5.25	4.50	40.
41. Super NOW	5.40-6.90		9.00	6.75		6.50	41.
42. Money market savings	7.00-8.65	7.25-8.50	7.25-9.08	6.75	7.25	7.25	42.
43. Escrow funds	5.00	3.50	2.00	5.00	5.00	5.00	43.
44. 90-day notice	6.00	6.00		5.75	6.00		44.
45. Money market certificates	7.92-9.25	8.00-9.25	6.70-10.35	7.75-9.00	8.00-9.50	8.00-9.00	45.
46. Negotiated rate certificates	8.22-11.00	7.50-10.00	7.25-9.55	6.75-10.75	5.00-11.50		46.

CONSOLIDATED REPORT OF INCOME (in thousands of dollars)	EXETER	HAMPTON	KEENE	MILFORD	PLAISTOW	SALEM	
	FIRST SAVINGS AND LOAN ASSOCIATION OF NEW HAMPSHIRE	HAMPTON CO-OPERATIVE BANK	FIRST NORTHERN CO-OPERATIVE BANK	MILFORD CO-OPERATIVE BANK	PLAISTOW CO-OPERATIVE BANK	SALEM CO-OPERATIVE BANK	
1. Operating earnings:							1.
(a) Interest & fees on loans	$9,869,789	$5,273,728	$6,913,993	$5,281,479	$9,994,095	$7,321,244	(a)
(b) Interest & dividends on securities	1,751,603	1,226,699	914,688	1,076,412	54,180	1,571,452	(b)
(c) Income on overnight deposits, loans & securities purchased under agreement to resell	481,506	180,535	213,861	286,561	356,467	1,480,695	(c)
(d) Commissions, collection & service charges	120,285	227,100	104,417	162,793	65,820	62,236	(d)
(e) Other operating earnings	136,273	472,472	919,945	337,645	132,410	48,516	(e)
(f) Total operating earnings	12,359,456	7,380,534	9,066,904	7,144,890	10,602,972	10,484,143	(f)
2. Operating expenses:							2.
(a) Salaries, wages & fees	1,107,681	452,273	628,728	557,151	559,876	359,930	(a)
(b) Employee benefits	292,791	89,143	255,875	139,451	130,850	69,768	(b)
(c) Interest on borrowings & related liabilities	10,317	301,809	662,690	280,812	83,829		(c)
(d) Interest on capital notes & debentures							(d)
(e) Net occupancy of bank premises	241,568	46,311	77,354	119,173	305,522	132,786	
(f) Furniture & equipment expense	277,510	66,638	107,377	81,910	250,873	153,311	(f)
(g) Net actual loan losses	40,448	1,883	59,155	10,272	24,000	(47)	(g)
(h) Other operating expenses	1,070,717	467,493	1,000,436	897,098	581,685	497,441	(h)
(i) Total operating expenses	3,041,032	1,425,550	2,791,615	2,085,967	1,936,635	1,213,189	(i)
3. Net operating earnings before taxes	9,318,424	5,954,984	6,275,289	5,058,923	8,666,337	9,270,954	3.
4. Applicable income taxes	299,480	236,501	438,609	124,652	405,000	341,000	4.
5. Net operating earnings after taxes	9,018,944	5,718,483	5,836,680	4,934,271	8,261,337	8,929,954	5.
6. Interest/dividends paid on shares/deposits	8,965,723	5,282,175	6,053,925	4,600,159	7,428,723	7,748,876	6.
7. Net earnings after interest/dividends	53,221	436,308	(217,245)	334,112	832,614	1,181,078	7.
8. Non-operating credits/(charges):							8.
(a) Net gains/(losses) on securities	415,205	131,638	1,086,970	14,176		270,645	(a)
(b) Other net non-operating credits/(charges)	294,378	39,189	76,609	8,651	70,558		(b)
(c) Total net non-operating credits/(charges)	709,583	170,827	1,163,579	22,827	70,558	270,645	(c)
9. Net income	762,804	607,135	946,334	356,939	903,172	1,451,723	9.
10. Cash dividends declared on capital stock			100,000				10.
11. Net income after dividends on capital stock	762,804	607,135	846,334	356,939	903,172	1,451,723	11.
12. Other increases in capital accounts		2,748,147					12.
13. Other decreases in capital accounts							13.
14. Net change in capital accounts	$762,804	$3,355,282	$846,334	$356,939	$903,172	$1,451,723	14.
15. Capital accounts at beginning of period	4,394,475	2,997,527	2,635,061	2,343,115	3,295,844	5,936,810	15.
16. Capital accounts at end of period	5,157,279	6,352,809	3,481,395	2,700,054	4,199,016	7,388,533	16.

CONSOLIDATED AGGREGATE REPORT OF CONDITION OF CO-OPERATIVE BANKS

NUMBER OF CO-OPERATIVE BANKS REPORTING: 6

DECEMBER 31, 1985

(rounded to nearest dollar)

		% of Total Assets			% of Liabilities and Capital
ASSETS			LIABILITIES AND CAPITAL ACCOUNTS		
1. Cash & due from banks	$25,071,306	4.72%	23. Shares & deposits	$483,079,810	90.96%
2. U.S. Government obligations	31,026,249	5.84%	24. Advances from FHLB	13,310,500	2.51%
3. U.S. Government agencies	17,010,606	3.20%	25. Other funds borrowed	17,615	.00%
4. State, county, municipal obligations	300,000	0.06%	26. Other liabilities	5,430,596	1.02%
5. Other bonds, notes & debentures	5,595,316	1.05%	27. Total liabilities	501,838,521	94.49%
6. Federal Home Loan Bank stock	3,400,100	0.64%	28. Capital stock	565,638	0.11%
7. Other stocks	6,175,106	1.16%	29. Subordinated notes & debentures	200,000	0.04%
8. Total securities	63,507,377	11.96%	30. Guaranty fund	16,465,584	3.10%
9. LESS: Premium & valuation reserves	472,934	0.09%	31. Surplus	6,133,084	1.15%
10. Total securities net of premium & valuation reserve	63,034,443	11.87%	32. Net undivided profits	3,275,447	0.62%
11. Real estate loans	355,779,629	66.99%	33. Reserve for bad debts	91,186	0.02%
12. Other loans	33,440,988	6.30%	34. Reserve for contingencies & other capital reserves	2,548,147	0.48%
13. Total loans	389,220,617	73.28%	35. Total capital accounts	29,279,086	5.51%
14. Overnight deps., loans, & sec. purchased under agt.	35,537,933	6.69%			
15. Bank premises (net)	5,650,161	1.06%			
16. Leasehold improvements (net)	0	0.00%			
17. Furniture, fixtures & equipment	1,599,992	0.30%			
18. Total fixed assets	7,250,153	1.37%			
19. Investment in unconsolidated subs. & and other affi	0	0.00%			
20. Other real estate owned	156,981	0.03%			
21. Other assets	10,846,174	2.04%			
22. Total assets	$531,117,607	100.00%	36. Total liabilities & capital accounts	$531,117,607	100.00%

CONSOLIDATED AGGREGATE REPORT OF INCOME

CO-OPERATIVE BANKS

December 31, 1985

1. Operating earnings:		4. Applicable income taxes	1,845,242
(a) Interest & fees on loans	$44,654,328		
(b) Interest & dividends on securities	6,595,034	5. Net operating earnings after taxes	42,699,669
(c) Income on overnight deposits, loans & securities purchased under agreement to resell	2,999,625	6. Interest/dividends paid on shares/deposits	40,079,581
(d) Commissions, collection & service charges	742,651	7. Net earnings after interest/dividends	2,620,088
(e) Other operating earnings	2,047,261	8. Non-operating credits/(charges):	
(f) Total operating earnings	57,038,899	(a) Net gains/(losses) on securities	1,918,634
		(b) Other net non-operating credits/(charges)	489,385
		(c) Total net non-operating credits/(charges)	2,408,019
2. Operating expenses:		9. Net income	5,028,107
(a) Salaries, wages & fees	3,665,739	10. Cash dividends declared on capital stock	100,000
(b) Employee benefits	977,878	11. Net income after dividends on capital stock	4,928,107
(c) Interest on borrowings & related liabilities	1,339,457		
(d) Interest on capital notes & debentures	0	12. Other increases in capital accounts	2,748,147
(e) Net occupancy expense of bank premises	922,714	13. Other decreases in capital accounts	0
(f) Furniture & equipment expense	937,619		
(g) Net actual loan losses	135,711	14. Net change in capital accounts	$7,676,254
(h) Other operating expenses	4,514,870		
(i) Total operating expenses	12,493,988	15. Capital accounts at beginning of period	21,602,832
		16. Capital accounts at end of period	29,279,086
3. Net operating earnings before taxes	44,544,911		

ABSTRACTS OF THE ANNUAL REPORT

OF

CREDIT UNIONS

SHOWING LOCATION,

NAMES OF OFFICERS

AND

DIRECTORS

BERLIN	BERLIN
L'ANGE GARDIEN CREDIT UNION P.O. BOX 522 - 200 COOS STREET Tel. 752-2750 BERLIN, NH 03570	UNITED BROTHERHOOD CREDIT UNION 820 MAIN STREET Tel. 752-5650 BERLIN, NH 03570
(Year of Incorporation - 1929)	(Year of Incorporation - 1956)
OFFICERS **President** Richard J. Campagna **Vice President** Laurier L. Rousseau **Treasurer** Gerard J. Lagace **Assistant Treasurer** ** Gerald L. Dumoulin **Clerk** Clovis E. Morin ** Manager	DIRECTORS Armand Arguin Arthur Bouchard Richard Bouchard Richard J. Campagna Wilfred Charest Gerald L. Dumoulin Gerard J. Lagace Clovis E. Morin Leo Paradis Paul Pinette Xavier Pinette Roland Poulliot Laurier L. Rousseau
OFFICERS **President** Richard P. Fournier **Vice President** Gaston R. Bouchard **Treasurer** ** Real E. Cloutier **Clerk** Anthony Cellupica ** Manager	DIRECTORS Gaston Bouchard Anthony Cellupica Real E. Cloutier Richard Fournier Rene Pinette Joseph G. Theriault Raymond Vallancourt

BRISTOL

IPC EMPLOYEES CREDIT UNION
ROUTE 104
BRISTOL, NH 03222
Tel. 744-2281, Ext. 360

(Year of Incorporation - 1956)

OFFICERS

President
John R. Bianchi

Vice President
Everett Bucklin

Treasurer
** Jane M. Sharp

Secretary
Janet Barber

DIRECTORS

Janet Barber
John R. Bianchi
Teale Brown
Everett C. Bucklin
Leslie Corneau
William Henry
Jonathan D. James
Jane M. Sharp
Earlene L. Wells

** Manager

CONCORD

CONCORD POSTAL CREDIT UNION
55 PLEASANT STREET
CONCORD, NH 03301
Tel. 225-5536

(Year of Incorporation - 1954)

OFFICERS

President
Parker M. Vintinner

Vice President
Robert E. Sanborn

Treasurer
** William W. Wilson

Clerk
Paul J. McAulay

DIRECTORS

Paul A. Drouin
Paul J. McAulay
Robert E. Sanborn
Parker M. Vintinner
William W. Wilson

** Manager

DOVER

K. P. CREDIT UNION
121 BROADWAY
DOVER, NH 03820

Tel. 749-1922, Ext. 354

(Year of Incorporation - 1971)

OFFICERS

President/Treasurer
D. Lance Tillinghast

Vice President
David M. LeGault

Secretary
Barry W. Dunphy

**(Rosamond S. Dunphy)

DIRECTORS

Douglas Ciotti

Robert Dearborn

Barry W. Dunphy

David M. LeGault

Roland A. Meehan

Robert M. Riotto

David W. Rouleau

D. Lance Tillinghast

** Manager

EXETER

P E A CREDIT UNION
JEREMIAH SMITH HALL
EXETER, NH 03833
Tel. 772-4311, Ext. 242

(Year of Incorporation - 1969)

OFFICERS	DIRECTORS
President	Lynda K. Beck
William D. Cross	
	William D. Cross
Vice Presidents	
Charles A. Hamblet	
Colin F. N. Irving	James A. Del Buono
	Charles A. Hamblet
Treasurer	
** James A. Del Buono	Colin F. N. Irving
Secretary	
Lynda K. Beck	

** Manager

HANOVER

HANOVER CREDIT UNION
BUCK ROAD - P.O. BOX 916
HANOVER, NH 03755
Tel. 643-4214

(Year of Incorporation - 1951)

OFFICERS	DIRECTORS
President	Joseph A. Carregal
Patricia E. Grenier	
	Norman F. Chapman
Vice President	
Enrique Mlyares, Jr.	Terri E. Dudley
	Patricia E. Grenier
Treasurer	
Joseph A. Carregal	Mildred Lambert
	Enrique H. Mlyares, Jr.
Secretary	
Terri E. Dudley	William Moore
	George A. Smith
**(Rosemary Spydell)	
	William Tansey

** Manager

KEENE	KEENE
M P B EMPLOYEES' CREDIT UNION **P. O. BOX 547 - PRECISION PARK** **KEENE, NH 03431** Tel. 352-0310, Ext. 359	**MONADNOCK CREDIT UNION** **800 PARK AVENUE** **KEENE, NH 03431-9989** Tel. 352-0475 & 357-5035
(Year of Incorporation - 1953)	(Year of Incorporation - 1960)
OFFICERS **President** William F. Thomas **Vice President** Donald D. Duston **Treasurer** ** Cora M. Fuller **Secretary** Elsie N. Belloli	**DIRECTORS** Elsie N. Belloli Robert A. Candello Donald D. Duston Cora M. Fuller Ralph E. Robbins Ronald H. Starkey William F. Thomas
** Manager	
OFFICERS **President** Stephen A. Downey **Vice President** Donald E. Murphy **Treasurer** ** Eileen A. Hagenow **Clerk** J. Rogers Howard	**DIRECTORS** Elise A. Aldrich Donald T. Anderson John L. Barry III Stephen A. Downey Eileen A. Hagenow J. Rogers Howard Susan E. Leach Donald E. Murphy Gary J. Seavey
** Manager	

KEENE

S & C CREDIT UNION
P.O. BOX 646 - AVON STREET
KEENE, NH 03431
Tel. 352-2120

(Year of Incorporation - 1952)

OFFICERS	DIRECTORS
President Felix A. Cloutier	George K. Bemis, Jr.
	Dorothy M. Briggs
Vice President James F. Frint	Felix A. Cloutier
	James F. Frint
Treasurer ** Carl E. Russell	Carl E. Russell
	George C. Wesley
Secretary George K. Bemis, Jr.	Hammon E. Woodbury

** Manager

LACONIA

BELKNAP COUNTY FEDERAL EMPLOYEES CREDIT UNION
P.O. BUILDING - CHURCH STREET
LACONIA, NH 03246
Tel. 524-6271

(Year of Incorporation - 1953)

OFFICERS	DIRECTORS
President Ralph L. Bissonnette	Howard E. Banfill
Vice President James Johnson	Ralph L. Bissonnette
Treasurer ** Howard E. Banfill	James Johnson
Secretary Alexander Morin	Alexander Morin
	Paul Roy

** Manager

LEBANON

SBB EMPLOYEES' CREDIT UNION
HIGHWAY 4
LEBANON, NH 03766
Tel. 448-3000, Ext. 217

(Year of Incorporation - 1953)

OFFICERS	DIRECTORS
President	
Robert R. Bachand	Robert R. Bachand
	John P. Carr
Vice President	Gail E. Darling
Thomas G. Hunt	Thomas G. Hunt
	Gladys M. Quinn
Treasurer	
** Gladys M. Quinn	Leon J. Tremblay

** Manager

MANCHESTER

CATHEDRAL PARISH CREDIT UNION
554 UNION STREET
MANCHESTER, NH 03104
Tel. 668-2722

(Year of Incorporation - 1954)

OFFICERS	DIRECTORS
President	Richard J. Celo
Elizabeth A. Merritt	George P. Francis
	Elizabeth A. Merritt
Vice President	
Robert L. Stanton	Chester C. Raymond
	Gerard J. Robitaille
Treasurer	Robert L. Stanton
** Chester C. Raymond	Robert M. Walsh, Jr.

** Manager

MANCHESTER	MANCHESTER
GRANITE STATE CREDIT UNION P.O. BOX 88 - 34 FIR STREET Tel. 668-2221 MANCHESTER, NH 03105	J. F. & ASSOCIATES CREDIT UNION 325 WILSON STREET Tel. 622-4128 & MANCHESTER, NH 03103 622-4156
(Year of Incorporation - 1945)	(Year of Incorporation - 1953)
OFFICERS **Chairman of the Board** Pierre O. Caron **President/Treasurer** ** William W. Smith **Vice President** Bruce W. Wiggett **Assistant Treasurer** Denise L. Blanchette **Secretary** Nicholas J. Ashooh	**DIRECTORS** Nicholas J. Ashooh Pierre O. Caron Stewart E. Cohen George D. Krasner Robert H. Northridge William W. Smith Bruce W. Wiggett Roger A. Wright
** Manager	** Manager

OFFICERS	DIRECTORS
President Anthony Darling	Robert Christy
	Anthony Darling
	Kenneth Hudson
Vice President Ronald R. Szarek	Gregory Lambert
	Blanche D. Rheaume
Treasurer ** Blanche D. Rheaume	Mark Richardson
	Ronald R. Szarek
	William Trombly

MANCHESTER	MANCHESTER
MANCHESTER MUNICIPAL EMPLOYEES CREDIT UNION P.O. BOX 896 - 44 BRIDGE STREET Tel. 622-8781 MANCHESTER, NH 03105	**N. H. FOOD INDUSTRY CREDIT UNION** 110 STARK STREET Tel. 669-1544 MANCHESTER, NH 03101
(Year of Incorporation - 1949)	(Year of Incorporation - 1974)
OFFICERS **President** Paul E. Brodeur **Vice President** Wilfrid Burkush **Treasurer** ** Arthur D. Kehas **Secretary** Virginia Doherty ** Manager	DIRECTORS Paul E. Brodeur Wilfrid Burkush Maurice Corriveau Virginia Doherty James Donahue G. Darcy Hart Arthur D. Kehas John Lydon James McGrevey Gilbert Moniz Maurice Robidoux	OFFICERS **President** Ida Custeau **Vice President** Henry Love **Secretary/Treasurer** ** Wendy Garr ** Manager	DIRECTORS Paul Binette Ida Custeau Stephen DePaula John B. Dixon Wendy D. Garr Arthur Labonville Henry Love Joe McCune

MANCHESTER

POSTAL EMPLOYEES' CREDIT UNION OF NEW HAMPSHIRE
P.O. BOX 4444 - 955 GOFFS FALLS ROAD Tel. 625-9032
MANCHESTER, NH 03108

(Year of Incorporation - 1940)

OFFICERS	DIRECTORS
Chairman	Peter F. Hague
Michael Lopez	
First Vice Chairman	Michael Lopez
Brent E. Phillips	
Second Vice Chairman	John K. McInnis
Peter F. Hague	
Treasurer	Larry V. Parsons
Larry V. Parsons	
Secretary	Brent E. Phillips
John K. McInnis	
**(Alphonse A. Auclair)	

** Manager

MANCHESTER

TELEPHONE CREDIT UNION OF NH
262 CHESTNUT STREET Tel. 669-8181
MANCHESTER, NH 03101

(Year of Incorporation - 1921)

OFFICERS	DIRECTORS
President	Gerald J. Ahern
** Richard D. Mahoney	David C. Anderson
	Doris W. Buecher
First Vice President	Mary R. Burke
Mary R. Burke	Patricia A. D'Allesandro
	Philip R. Hatfield
Second Vice President	John N. Lanigan
Philip R. Hatfield	Donald B. LeBlanc
	Richard D. Mahoney
Third Vice President	Thomas J. McCarthy
Oscar A. Morin, Jr.	Philip B. Mongan
	Oscar A. Morin, Jr.
Treasurer/Secretary	Timothy P. Mullen
Philip B. Mongan	Charles B. Murray
	Richard T. Sweeney

** Manager

MANCHESTER

UNION LEADER EMPLOYEES CREDIT UNION
35 AMHERST STREET Tel. 668-4321, Ext. 510
MANCHESTER, NH 03101

(Year of Incorporation - 1953)

OFFICERS	DIRECTORS
President John R. Hilchey	Margaret L. Griffiths
Vice President Joseph W. Loiselle	John R. Hilchey
Treasurer John F. Smith	Joseph W. Loiselle
Assistant Treasurer Kathryn L. Murphy	Kathryn L. Murphy
Clerk Margaret L. Griffiths	John F. Smith
**(Gretchen Guyer)	

** Manager

NASHUA

GATEWAY CREDIT UNION
P.O. BOX 907 - 14 SPRUCE STREET Tel. 889-6964
NASHUA, NH 03060

(Year of Incorporation - 1961)

OFFICERS	DIRECTORS
	Walter C. Abrams
President Walter C. Abrams	Roger L. Chantal
	Linda S. Charette
Vice President Lawrence F. Macintyre	Paul H. MacDonald
	Lawrence F. Macintyre
Treasurer ** Roger L. Chantal	Elwin E. McCoy, Jr.
	David N. Parker
Secretary Linda S. Charette	Paul E. Pelletier
	William P. Wolfe, Jr.

** Manager

NASHUA	NASHUA
NASHUA MUNICIPAL EMPLOYEES CREDIT UNION 19 ELM STREET Tel. 882-6906 NASHUA, NH 03060	ST. JOSEPH HOSPITAL EMPLOYEES' CREDIT UNION 172 KINSLEY STREET Tel. 889-6681, Ext. 2351 NASHUA, NH 03061
(Year of Incorporation - 1957)	(Year of Incorporation - 1969)
OFFICERS	DIRECTORS
President Normand L. Paquette	Allen W. Britton Irving J. Gallant Donald J. Gross Virginia M. Hallisey Florence E. Houde Leslie A. Lambert Philip J. McLaughlin Normand L. Paquette Lorraine Sander
Vice President Irving J. Gallant	
Treasurer Leslie A. Lambert	
Secretary Virginia M. Hallisey	
** (James M. Flynn)	
** Manager	
OFFICERS	DIRECTORS
President James V. Bowles	James V. Bowles Elaine A. Drouin Albert L. Dumond Kathleen F. Hansbury Claudette Mahar Stephen W. Schuster Natalie S. Undercofler
Vice President Albert L. Dumond	
Treasurer Natalie S. Undercofler	
Secretary Kathleen F. Hansbury	
** (Roger W. Cote)	
** Manager	

NASHUA	NEWINGTON
SPRAGUE-NASHUA CREDIT UNION 89 FACTORY STREET NASHUA, NH 03060 Tel. 883-5544	**NEWCO CREDIT UNION** P.O. BOX 479 - C/O SIMPLEX WIRE & CABLE COMPANY NEWINGTON, NH 03801 Tel. 436-6100, Ext. 284
(Year of Incorporation - 1949)	(Year of Incorporation - 1953)
OFFICERS **President** Edward J. Noel **Vice President** Paul R. Moriarty **Treasurer** ** Albert J. Gosselin **Secretary** Agnes M. Richard	**DIRECTORS** Alan P. Bernard Mary Glance Albert J. Gosselin Paul R. Moriarty Edward J. Noel Agnes M. Richard Betty J. Olbin	**OFFICERS** **President** Stephen N. Anctil **Vice President** Robert J. Chasse **Treasurer** Maurice S. Alken **Clerk** Shirley Winn **(Regina R. Brake)	**DIRECTORS** Maurice S. Alken Stephen N. Anctil Robert J. Chasse John Robblee Hubert L. Strickland David W. Van Rossum Shirley V. Winn
** Manager	** Manager

ORFORD	PETERBOROUGH
EQUITY EMPLOYEES CREDIT UNION MAIN STREET - C/O EQUITY PUBLISHING CORP. Tel. 353-4351 ORFORD, NH 03777	AMANE CREDIT UNION P.O. BOX 23R - MAIN STREET Tel. 924-9449 PETERBOROUGH, NH 03458
(Year of Incorporation - 1966)	(Year of Incorporation - 1975)
OFFICERS	DIRECTORS
President Henry A. McKee	Milton Bedell, Jr.
Vice President Irene F. Gulley	Irene F. Gulley
	Henry A. McKee
Treasurer Shureen Tullar	Enrique H. Mlyares, Jr.
Assistant Treasurer Milton Bedell, Jr.	Shureen Tullar
Secretary ** Enrique H. Mlyares, Jr.	
** Manager	

PETERBOROUGH	
OFFICERS	DIRECTORS
President Michael S. Soule	Yvonne K. Brissenden
	Richard T. Healy
Vice President Richard T. Healy	Wendy A. Peters
	Ronald L. Roucoulet
Treasurer ** Ronald L. Roucoulet	Michael S. Soule
** Manager	

ROCHESTER	SANDOWN
HOLY ROSARY CREDIT UNION 19 WAKEFIELD STREET ROCHESTER, NH 03867 Tel. 332-6840	MRG CREDIT UNION P.O. BOX 322 - RFD 1 SANDOWN, NH 03873 Tel. 382-5272
(Year of Incorporation - 1962)	(Year of Incorporation - 1954)
OFFICERS Chairman of the Board Richard J. Sylvain Vice Chairman of the Board Andre Therrien Treasurer ** Paul H. Bergeron Secretary Lucien Gagne	DIRECTORS Paul E. Auger Lin P. Bergeron Paul H. Bergeron Robert J. Bouchard Lucien A. Gagne Arthur W. Hoover Raymond E. Porelle Richard J. Sylvain Andre J. Therrien
** Manager	
OFFICERS President John A. Burnett, Jr. Vice President Alfred Ellyson Treasurer ** Lloyd A. Lessard Secretary Mary P. Smith	DIRECTORS John A. Burnett, Jr. Alfred Ellyson Wesley P. Hodgman Lloyd A. Lessard June R. Lisofsky Mary P. Smith
** Manager	

SOMERSWORTH	SUNCOOK
SOMERSWORTH GENERAL ELECTRIC EMPLOYEES' CREDIT UNION 130 MAIN STREET Tel. 692-5620 SOMERSWORTH, NH 03878	CENTRAL CREDIT UNION 12 D. W. HIGHWAY Tel. 485-9052 SUNCOOK, NH 03275
(Year of Incorporation - 1955)	(Year of Incorporation - 1955)
OFFICERS / DIRECTORS	OFFICERS / DIRECTORS
President Marilyn M. O'Brien	Dale Bickford
	Eleanor Bourque
Vice President Edward E. Elkinson	George W. Clement
	Edward E. Elkinson
Treasurer Michael J. Warburton	Francis Garofano
	James P. Horn
Secretary Eleanor Bourque	Russell D. Newell, Jr.
	Marilyn M. O'Brien
**(Judy A. Morin)	Michael Warburton
** Manager	** Manager

OFFICERS	DIRECTORS
Chairman of the Board George P. Guertin	Henry P. Auger
	Arthur T. Gaumont
Vice Chairman of the Board William P. Raymond	George P. Guertin
	Madeline R. Hartford
President/Treasurer ** Arthur T. Gaumont	Louis P. Plante
	William P. Raymond
Clerk Madeline R. Hartford	Floyd S. Severance

ABSTRACTS OF THE ANNUAL REPORT

OF

CREDIT UNIONS

SHOWING

STATEMENTS OF CONDITION

AND

EARNINGS AND UNDIVIDED PROFITS

AND

GENERAL INFORMATION

STATEMENT OF CONDITION (Rounded to nearest dollar)	BERLIN L'ANGE GARDIEN CREDIT UNION	BERLIN UNITED BROTHERHOOD CREDIT UNION	BRISTOL IPC EMPLOYEES CREDIT UNION	CONCORD CONCORD POSTAL CREDIT UNION	DOVER K. P. CREDIT UNION	EXETER P E A CREDIT UNION	HANOVER HANOVER CREDIT UNION	
ASSETS								
1. Cash & demand balances	$665,732	$160,176	$28,573	$86,159	$28,333	$20,630	$21,297	1.
2. Savings account balances			181,046		50,367		133,206	2.
3. I.C.U. funds & other overnight deposits	859,626	2,961,896				443,970	64	3.
4. Time balances (maturing one year or less)	1,497,999	1,100,000						4.
5. U. S. Government obligations		6,728,636						5.
6. Federal agencies		949,986	14,506					6.
7. Other securities and investments		5,000			160,000	14,898		7.
8. Time balances (maturing in excess of one year)		1,290,000	120,360	64,623		227,153		8.
9. Real estate loans	3,457,659	379,528				90,578		9.
10. Loans fully secured by shares/deposits	123,594	656,500	8,234	42,204		40,387	12,365	10.
11. Other loans	3,277,579	7,806,968	1,470,677	573,424	546,370	1,006,527	1,257,285	11.
12. Total loans	6,858,832	8,842,996	1,478,911	615,628	546,370	1,137,492	1,269,650	12.
13. Land & buildings (net)	406,707	182,000						13.
14. Other fixed assets (net)	31,003	10,000			230,599	427	12,802	14.
15. Other assets	92,948	127,850		4,938	7,560	380	19,026	15.
16. Total assets	$10,412,847	$22,358,540	$1,823,396	$771,348	$1,023,229	$1,844,950	$1,456,045	16.
LIABILITIES & SURPLUS FUNDS								
17. Shares/deposits	$9,301,225	$17,269,901	$1,642,307	$646,101	$982,523	$1,587,276	$1,329,187	17.
18. Notes payable								18.
19. Other liabilities	72,151				294	35,093	6,839	19.
20. Total liabilities	9,373,376	17,269,901	1,642,307	646,101	982,817	1,622,369	1,336,026	20.
21. Statutory reserve (RSA 394-B:49)	771,000	2,500,000	138,678	59,354	32,782	152,794	65,731	21.
22. Undivided profits	268,471	1,683,414	27,671	63,605	7,630	35,433	15,723	22.
23. Other reserves		905,225	14,740	2,288		34,354	38,565	23.
24. Total surplus funds	1,039,471	5,088,639	181,089	125,247	40,412	222,581	120,019	24.
25. Total liabilities & surplus funds	$10,412,847	$22,358,540	$1,823,396	$771,348	$1,023,229	$1,844,950	$1,456,045	25.
GENERAL INFORMATION								
26. Surety coverage	1,000,000	3,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	26.
27. Number of members	3,142	5,437	2,014	334	739	977	2,245	27.

STATEMENT OF CONDITION (Rounded to nearest dollar)	KEENE M P B EMPLOYEES' CREDIT UNION	KEENE MONADNOCK CREDIT UNION	KEENE S & C CREDIT UNION	LACONIA BELKNAP COUNTY FEDERAL EMPLOYEES' CREDIT UNION	LEBANON SBB EMPLOYEES' CREDIT UNION	MANCHESTER CATHEDRAL PARISH CREDIT UNION	MANCHESTER GRANITE STATE CREDIT UNION	
ASSETS								
1. Cash & demand balances	$58,855	$158,264	$6,240	$8,048	$616,202	$104,057	$108,471	1.
2. Savings account balances		104	3,180			1,097	51,446	2.
3. I.C.U. funds & other overnight deposits	545,976				96		3,185,000	3.
4. Time balances (maturing one year or less)						2,600,000	13,198,000	4.
5. U. S. Government obligations							3,591,381	5.
6. Federal agencies								6.
7. Other securities and investments						2,160,000		7.
8. Time balances (maturing in excess of one year)		1,011,900					1,900,000	8.
9. Real estate loans	447,356				147,114	1,494,717	2,247,068	9.
10. Loans fully secured by shares/deposits	84,941	21,675		42,446		250,325	868,941	10.
11. Other loans	2,407,463	2,700,814	91,722	262,595	1,558,209	2,092,321	5,414,859	11.
12. Total loans	2,939,760	2,722,489	91,722	305,041	1,705,323	3,837,363	8,530,868	12.
13. Land & buildings (net)		36,794						13.
14. Other fixed assets (net)	11,008	52,319			773	11,375	196,163	14.
15. Other assets	44,995			2,471	15,738	42,903	298,327	15.
16. Total assets	$3,600,594	$3,981,870	$101,142	$315,560	$2,338,132	$8,756,795	$31,059,656	16.
LIABILITIES & SURPLUS FUNDS								
17. Shares/deposits	$3,204,389	$3,842,606	$85,407	$258,733	$2,171,886	$8,401,969	$28,954,229	17.
18. Notes payable								18.
19. Other liabilities	29,243	12,392	120			3,182	11,750	19.
20. Total liabilities	3,233,632	3,854,998	85,527	258,733	2,171,886	8,405,151	28,965,979	20.
21. Statutory reserve (RSA 394-B:49)	178,478	110,723	6,138	26,144	84,751		708,364	21.
22. Undivided profits	24,978	6,660	6,512	21,683	41,453	153,644	1,385,313	22.
23. Other reserves	163,506	9,489	2,965	9,000	40,042	198,000		23.
24. Total surplus funds	366,962	126,872	15,615	56,827	166,246	351,644	2,093,677	24.
25. Total liabilities & surplus funds	$3,600,594	$3,981,870	$101,142	$315,560	$2,338,132	$8,756,795	$31,059,656	25.
GENERAL INFORMATION								
26. Surety coverage	2,000,000	3,981,870	1,000,000	300,000	1,000,000	1,000,000	1,000,000	26.
27. Number of members	2,165	3,652	161	134	1,107	2,796	6,771	27.

STATEMENT OF CONDITION (Rounded to nearest dollar)	MANCHESTER J.F. & ASSOCIATES CREDIT UNION	MANCHESTER MANCHESTER MUNICIPAL EMPLOYEES C.U.	MANCHESTER N.H. FOOD INDUSTRY CREDIT UNION	MANCHESTER POSTAL EMPLOYEES CREDIT UNION OF N.H.	MANCHESTER TELEPHONE CREDIT UNION OF NH	MANCHESTER UNION LEADER EMPLOYEES CREDIT UNION	NASHUA GATEWAY CREDIT UNION	
ASSETS								
1. Cash & demand balances	$136,763	$106,769	$728	$312,534	$1,506,324	$111,038	$94,796	1.
2. Savings account balances	5,695	96,949			1,311,474	198,497		2.
3. I.C.U. funds & other overnight deposits	143,728	5,409,814	28,923	70,507			1,000,890	3.
4. Time balances (maturing one year or less)	200,000	2,800,000	392,156	900,000	13,698,000			4.
5. U. S. Government obligations		31,234		19,031				5.
6. Federal agencies				24,993	9,255,272			6.
7. Other securities and investments		171,805	878		34,829	1		7.
8. Time balances (maturing in excess of one year)					1,000,000			8.
9. Real estate loans		3,135,243	160,757	366,788	11,591,665			9.
10. Loans fully secured by shares/deposits	67,830	1,100,634	18,279	506,593	569,087		78,715	10.
11. Other loans	2,905,173	11,251,499	488,763	5,058,613	13,559,106	976,422	3,923,754	11.
12. Total loans	2,973,003	15,487,376	667,799	5,931,994	25,719,858	976,422	4,002,469	12.
13. Land & buildings (net)	41,958	404,598			208,472	9,669	88,008	13.
14. Other fixed assets (net)	9,857	134,102	6,641	1,710	50,825	8,837	67,403	14.
15. Other assets	38,231	98,835	10,119	49,052	306,594		34,808	15.
16. Total assets	$3,549,235	$24,741,482	$1,107,244	$7,309,821	$53,091,648	$1,304,464	$5,288,374	16.
LIABILITIES & SURPLUS FUNDS								
17. Shares/deposits	$3,290,164	$22,769,081	$991,635	$6,735,025	$49,959,822	$1,028,286	$4,897,439	17.
18. Notes payable								18.
19. Other liabilities	1,848	372,911	3,304	27,061	5,499	372	23,282	19.
20. Total liabilities	3,292,012	23,141,992	994,939	6,762,086	49,965,321	1,028,658	4,920,721	20.
21. Statutory reserve (RSA 394-B:49)	91,585	631,119	52,366	366,201	1,518,020	194,406	164,436	21.
22. Undivided profits	165,638	968,371	59,939	115,501	1,608,307	32,027		22.
23. Other reserves				66,033		49,373	203,217	23.
24. Total surplus funds	257,223	1,599,490	112,305	547,735	3,126,327	275,806	367,653	24.
25. Total liabilities & surplus funds	$3,549,235	$24,741,482	$1,107,244	$7,309,821	$53,091,648	$1,304,464	$5,288,374	25.
GENERAL INFORMATION								
26. Surety coverage	1,000,000	3,000,000	1,000,000	1,000,000	3,000,000	1,000,000	1,000,000	26.
27. Number of members	3,715	5,596	2,086	2,812	6,081	519	5,431	27.

STATEMENT OF CONDITION (Rounded to nearest dollar)	NASHUA MUNICIPAL EMPLOYEES CREDIT UNION	NASHUA ST. JOSEPH HOSPITAL EMPL. CREDIT UNION	NASHUA SPRAGUE-NASHUA CREDIT UNION	NEWINGTON NEWCO CREDIT UNION	ORFORD EQUITY EMPLOYEES CREDIT UNION	PETERBOROUGH AWANE CREDIT UNION	ROCHESTER HOLY ROSARY CREDIT UNION	
ASSETS								
1. Cash & demand balances	$86,757	$36,261	$2,000	$49,428	$17,000	$5,049,007	$490,606	1.
2. Savings account balances	788,389	156,171	38,865	3,370	1,947			2.
3. I.C.U. funds & other overnight deposits	11,778		175,996	15,714	4,423	3,105	809,133	3.
4. Time balances (maturing one year or less)	400,000		200,000			200,000	2,399,999	4.
5. U. S. Government obligations			748,499					5.
6. Federal agencies								6.
7. Other securities and investments								7.
8. Time balances (maturing in excess of one year)		6,488						8.
9. Real estate loans						1,935,361	2,912,387	9.
10. Loans fully secured by shares/deposits	87,629	3,482	134,339	28,984	15,363	685,232	299,886	10.
11. Other loans	3,071,097	571,860	772,599	594,982		2,172,073	2,334,793	11.
12. Total loans	3,158,726	575,342	906,938	623,966	15,363	4,792,666	5,547,066	12.
13. Land & buildings (net)	165,351						161,728	13.
14. Other fixed assets (net)	30,725	5,708				1,500	35,879	14.
15. Other assets	49,711	1,264	15,896	5,649		79,268	102,446	15.
16. Total assets	$4,691,437	$781,234	$2,088,194	$698,127	$38,733	$10,125,546	$9,546,857	16.
LIABILITIES & SURPLUS FUNDS								
17. Shares/deposits	$3,974,710	$645,630	$1,931,534	$525,409		$9,365,504	$9,124,667	17.
18. Notes payable					26,518			18.
19. Other liabilities	4,951	20,640	3,077	35,625		177	5,115	19.
20. Total liabilities	3,979,661	666,270	1,934,611	561,034	26,518	9,365,681	9,129,782	20.
21. Statutory reserve (RSA 394-B:49)	220,263	38,642	117,374	79,175	4,207	294,000	230,184	21.
22. Undivided profits	157,554	76,322	36,209	57,918	8,008	465,865	169,891	22.
23. Other reserves	339,959						17,000	23.
24. Total surplus funds	711,776	114,964	153,583	137,093	12,215	759,865	417,075	24.
25. Total liabilities & surplus funds	$4,691,437	$781,234	$2,088,194	$698,127	$38,733	$10,125,546	$9,546,857	25.
GENERAL INFORMATION								
26. Surety coverage	1,000,000	1,000,000	1,000,000	698,127	500,000	1,000,000	3,000,000	26.
27. Number of members	3,959	880	813	552	49	1,805	2,944	27.

STATEMENT OF CONDITION (Rounded to nearest dollar)	SAKDOWN WRG CREDIT UNION	SOMERSWORTH SOMERSWORTH GENERAL ELECTRIC EMPL. CREDIT UNION	SUNCOOK CENTRAL CREDIT UNION					
ASSETS								
1. Cash & demand balances	$654	$130,645	$72,458					1.
2. Savings account balances	11,460	223,866						2.
3. I.C.U. funds & other overnight deposits			59,368					3.
4. Time balances (maturing one year or less)			100,000					4.
5. U. S. Government obligations		246,865						5.
6. Federal agencies								6.
7. Other securities and investments								7.
8. Time balances (maturing in excess of one year)								8.
9. Real estate loans			1,675,861					9.
10. Loans fully secured by shares/deposits	8,962	1,671,078	45,567					10.
11. Other loans	21,972	1,239,471	1,004,465					11.
12. Total loans	30,934	2,910,549	2,725,893					12.
13. Land & buildings (net)								13.
14. Other fixed assets (net)		56,925	26,744					14.
15. Other assets		15,007	32,233					15.
16. Total assets	$43,048	$3,583,857	$3,016,696					16.
LIABILITIES & SURPLUS FUNDS								
17. Shares/deposits	$37,063	$3,062,069	$2,801,138					17.
18. Notes payable								18.
19. Other liabilities		83,382	519					19.
20. Total liabilities	37,063	3,145,451	2,801,707					20.
21. Statutory reserve (RSA 394-B:49)	3,231	338,016	152,315					21.
22. Undivided profits	2,754	70,585	62,674					22.
23. Other reserves		29,805						23.
24. Total surplus funds	5,985	438,406	214,529					24.
25. Total liabilities & surplus funds	$43,048	$3,583,857	$3,016,696					25.
GENERAL INFORMATION								
26. Surety coverage	1,000,000	3,000,000	1,000,000					26.
27. Number of members	77	1,804	1,129					27.

ANALYSIS OF EARNINGS, EXPENSES, GAINS AND LOSSES (Rounded to nearest dollar)	BERLIN L'ANGE GARDIEN CREDIT UNION	BERLIN UNITED BROTHERHOOD CREDIT UNION	BRISTOL IPC EMPLOYEES CREDIT UNION	CONCORD CONCORD POSTAL CREDIT UNION	DOVER K. P. CREDIT UNION	EXETER P E A CREDIT UNION	HANOVER HANOVER CREDIT UNION	
1. Operating Earnings:								1.
(a) Interest and fees on loans	$788,130	$885,316	$148,435	$65,359	$81,903	$137,872	$183,053	(a)
(b) Interest from investments	226,767	1,368,363	35,231	8,752	22,455	49,176	15,482	(b)
(c) Other operating earnings	22,411	17,092		67	4,935	4,154	4,626	(c)
(d) Total operating earnings	1,037,308	2,270,771	183,666	74,178	109,293	191,202	203,161	(d)
2. Operating expenses:								2.
(a) Salaries, wages, fees and benefits	117,739	127,989	18,860	4,134	25,231	11,976	58,392	(a)
(b) Net occupancy expense	35,243	23,884				3,500	8,397	(b)
(c) Loan servicing expense	164	3,757	8,172	341	697	2,182	479	(c)
(d) Professional and outside services	29,335		340	30			1,396	(d)
(e) Provision or net actual loan losses		442	3,664	312	475	(1,813)	8,988	(e)
(f) Interest on borrowings			656					(f)
(g) Other operating expenses	102,659	133,752	16,578	8,909	20,030	18,371	39,783	(g)
(h) Total operating expenses	285,260	289,824	48,270	13,726	46,433	34,216	117,435	(h)
3. Net operating earnings before div./int. on shares/deposits	752,048	1,980,947	135,396	60,452	62,860	156,986	85,726	3.
4. Interest/dividends paid on shares/deposits	678,312	1,296,137	120,891	50,123	52,203	116,960	72,581	4.
5. Net income after interest on deposits	73,736	684,810	14,505	10,329	10,657	40,026	13,145	5.
6. Non-operating gains/(losses):								6.
(a) Net gains/(losses) on investments						819		(a)
(b) Other net non-operating gains/(losses)	(23,167)	(18,136)				1,339	(2,539)	(b)
(c) Total non-operating gains/(losses)	(23,167)	(18,136)	0	0	0	2,158	(2,539)	(c)
7. Entrance fees				55		31		7.
8. Other additions/(deductions)								8.
9. Net change for the period	$50,569	$666,674	$14,505	$10,384	$10,657	$42,215	$10,606	9.
10. Surplus funds at beginning of period	988,902	4,421,965	166,584	114,863	29,755	180,366	109,413	10.
11. Surplus funds at end of period	$1,039,471	$5,088,639	$181,089	$125,247	$40,412	$222,581	$120,019	11.

ANALYSIS OF EARNINGS, EXPENSES, GAINS AND LOSSES

(Rounded to nearest dollar)

	KEENE M P B EMPLOYEES' CREDIT UNION	KEENE MONADNOCK CREDIT UNION	KEENE S & C CREDIT UNION	LACONIA BELKNAP COUNTY FEDERAL EMPLOYEES' CREDIT UNION	LEBANON SBB EMPLOYEES' CREDIT UNION	MANCHESTER CATHEDRAL PARISH CREDIT UNION	MANCHESTER GRANITE STATE CREDIT UNION	
1. Operating Earnings:								1.
(a) Interest and fees on loans	$421,310	$373,166	$10,195	$37,262	$187,752	$425,022	$1,041,663	(a)
(b) Interest from investments	29,559	76,247		544	29,855	278,180	2,074,975	(b)
(c) Other operating earnings	11,471	13,798	639	84	8,378	14,478	20,778	(c)
(d) Total operating earnings	462,340	463,211	10,834	37,890	225,985	717,680	3,137,416	(d)
2. Operating expenses:								2.
(a) Salaries, wages, fees and benefits	106,889	102,944	1,832	4,128	31,476	47,935	318,371	(a)
(b) Net occupancy expense		8,490				3,600	52,439	(b)
(c) Loan servicing expense	4,050	6,438			913	21,635	5,104	(c)
(d) Professional and outside services	15,111	32,795			6,681	2,377	40,286	(d)
(e) Provision or net actual loan losses	15,859	7,955	714		1,549	1,203	5,955	(e)
(f) Interest on borrowings							508	(f)
(g) Other operating expenses	65,569	63,784	2,659	5,680	23,211	57,114	135,888	(g)
(h) Total operating expenses	207,478	222,406	5,206	9,808	63,830	133,864	558,551	(h)
3. Net operating earnings before div./int. on shares/deposits	254,862	240,805	5,628	28,082	162,155	583,816	2,578,865	3.
4. Interest/dividends paid on shares/deposits	222,781	220,665	4,328	21,509	139,354	536,598	2,301,283	4.
5. Net income after interest on deposits	32,081	20,140	1,300	6,573	22,801	47,218	277,582	5.
6. Non-operating gains/(losses):								6.
(a) Net gains/(losses) on investments	244	(108)					48,306	(a)
(b) Other net non-operating gains/(losses)	2,946	6,215		233	1,507	2,774	28,599	(b)
(c) Total non-operating gains/(losses)	3,190	6,107	0	233	1,507	2,774	76,905	(c)
7. Entrance fees			6	4				7.
8. Other additions/(deductions)								8.
9. Net change for the period	$35,271	$26,247	$1,306	$6,810	$24,308	$49,992	$354,487	9.
10. Surplus funds at beginning of period	331,691	100,625	14,309	50,017	141,938	301,652	1,739,190	10.
11. Surplus funds at end of period	$366,962	$126,872	$15,615	$56,827	$166,246	$351,644	$2,093,677	11.

ANALYSIS OF EARNINGS, EXPENSES, GAINS AND LOSSES

(Rounded to nearest dollar)

	MANCHESTER J.F. & ASSOCIATES CREDIT UNION	MANCHESTER MANCHESTER MUNICIPAL EMPLOYEES C.U.	MANCHESTER N.H. FOOD INDUSTRY CREDIT UNION	MANCHESTER POSTAL EMPLOYEES CREDIT UNION OF N.H.	MANCHESTER TELEPHONE CREDIT UNION OF NH	MANCHESTER UNION LEADER EMPLOYEES CREDIT UNION	NASHUA GATEWAY CREDIT UNION	
1. Operating Earnings:								1.
(a) Interest and fees on loans	$410,775	$1,794,555	$97,185	$600,329	$3,139,866	$125,929	$554,029	(a)
(b) Interest from investments	27,592	691,554	45,511	40,131	1,852,510	17,848	28,910	(b)
(c) Other operating earnings	11,187	47,907	2,902	4,824	147,978		13,733	(c)
(d) Total operating earnings	449,554	2,534,016	145,598	645,284	5,140,354	143,777	596,672	(d)
2. Operating expenses:								2.
(a) Salaries, wages, fees and benefits	92,993	261,795	37,550	55,219	297,524	17,689	99,893	(a)
(b) Net occupancy expense	7,493	29,593	6,949		31,181		8,850	(b)
(c) Loan servicing expense	13,529	1,200	3,257	2,641	10,865		2,770	(c)
(d) Professional and outside services	51,684	5,196	11,582		60,685		12,961	(d)
(e) Provision or net actual loan losses	54,696	25,330	5,499		4,720		13,159	(e)
(f) Interest on borrowings			997				5,904	(f)
(g) Other operating expenses	37,696	249,379	24,596	86,155	123,401	26,327	90,418	(g)
(h) Total operating expenses	258,091	572,493	90,430	144,015	528,376	44,016	233,955	(h)
3. Net operating earnings before div./int. on shares/deposits	191,463	1,961,523	55,168	501,269	4,611,978	99,761	362,717	3.
4. Interest/dividends paid on shares/deposits	227,745	1,742,254	61,556	426,019	4,058,422	73,748	286,448	4.
5. Net income after interest on deposits	(36,282)	219,269	(6,388)	75,250	553,556	26,013	76,269	5.
6. Non-operating gains/(losses):								6.
(a) Net gains/(losses) on investments		51,442			9,234			(a)
(b) Other net non-operating gains/(losses)	2,872	70,463		(24,348)	(7,247)		3,068	(b)
(c) Total non-operating gains/(losses)	2,872	121,905	0	(24,348)	1,987	0	3,068	(c)
7. Entrance fees			1,308	71		6	983	7.
8. Other additions/(deductions)								8.
9. Net change for the period	($33,410)	$341,174	($5,080)	$50,973	$555,543	$26,019	$80,320	9.
10. Surplus funds at beginning of period	290,633	1,258,316	117,385	496,762	2,570,784	249,787	287,333	10.
11. Surplus funds at end of period	$257,223	$1,599,490	$112,305	$547,735	$3,126,327	$275,806	$367,653	11.

ANALYSIS OF EARNINGS, EXPENSES, GAINS AND LOSSES

(Rounded to nearest dollar)

	NASHUA NASHUA MUNICIPAL EMPLOYEES CREDIT UNION	NASHUA ST. JOSEPH HOSPITAL EMPL. CREDIT UNION	NASHUA SPRAGUE-NASHUA CREDIT UNION	NEWINGTON NEWCO CREDIT UNION	ORFORD EQUITY EMPLOYEES CREDIT UNION	PETERBOROUGH AWANE CREDIT UNION	ROCHESTER HOLY ROSARY CREDIT UNION	
1. Operating Earnings:								1.
(a) Interest and fees on loans	$444,560	$88,089	$111,473	$83,550	$1,753	$590,895	$728,224	(a)
(b) Interest from investments	59,395	10,901	102,558	2,485	1,052	298,192	196,024	(b)
(c) Other operating earnings	7,431	363	1,173	509		4,470	38,765	(c)
(d) Total operating earnings	511,386	99,353	215,204	86,544	2,805	893,557	963,013	(d)
2. Operating expenses:								2.
(a) Salaries, wages, fees and benefits	88,497	26,339	20,707	19,758		113,447	123,859	(a)
(b) Net occupancy expense	9,682					11,483	20,549	(b)
(c) Loan servicing expense	6,354		790			56	10,395	(c)
(d) Professional and outside services	26,615		7,555			6,579	22,925	(d)
(e) Provision or net actual loan losses	16,067	3,350	(1,117)	(836)	22	1,308	7,152	(e)
(f) Interest on borrowings								(f)
(g) Other operating expenses	63,408	13,550	15,921	17,128	646	29,383	101,159	(g)
(h) Total operating expenses	210,623	43,239	43,856	36,050	668	162,256	286,039	(h)
3. Net operating earnings before div./int. on shares/deposits	300,763	56,114	171,348	50,494	2,137	731,301	676,974	3.
4. Interest/dividends paid on shares/deposits	238,259	41,945	147,491	34,147	1,255	593,398	600,367	4.
5. Net income after interest on deposits	62,504	14,169	23,857	16,347	882	137,903	76,607	5.
6. Non-operating gains/(losses):								6.
(a) Net gains/(losses) on investments								(a)
(b) Other net non-operating gains/(losses)	3,289			596		5,726	3,705	(b)
(c) Total non-operating gains/(losses)	3,289	0	0	596	0	5,726	3,705	(c)
7. Entrance fees	305	19	32		2			7.
8. Other additions/(deductions)								8.
9. Net change for the period	$66,098	$14,188	$23,889	$16,943	$884	$143,629	$80,312	9.
10. Surplus funds at beginning of period	645,678	100,776	129,694	120,150	11,331	616,236	336,763	10.
11. Surplus funds at end of period	$711,776	$114,964	$153,583	$137,093	$12,215	$759,865	$417,075	11.

ANALYSIS OF EARNINGS, EXPENSES, GAINS AND LOSSES (Rounded to nearest dollar)	SANDOWN WRG CREDIT UNION	SOMERSWORTH SOMERSWORTH GENERAL ELECTRIC EMPL. CREDIT UNION	SUNCOOK CENTRAL CREDIT UNION					
1. Operating Earnings:								1.
(a) Interest and fees on loans	$3,387	$343,373	$304,166					(a)
(b) Interest from investments	580	18,770	33,657					(b)
(c) Other operating earnings		7,645	3,308					(c)
(d) Total operating earnings	3,967	369,788	341,131					(d)
2. Operating expenses:								2.
(a) Salaries, wages, fees and benefits		82,780	73,463					(a)
(b) Net occupancy expense			12,530					(b)
(c) Loan servicing expense		12,462	2,314					(c)
(d) Professional and outside services			15,645					(d)
(e) Provision or net actual loan losses			4,942					(e)
(f) Interest on borrowings		860						(f)
(g) Other operating expenses	999	34,483	33,393					(g)
(h) Total operating expenses	999	130,585	142,287					(h)
3. Net operating earnings before div./int. on shares/deposits	2,968	239,203	198,844					3.
4. Interest/dividends paid on shares/deposits	2,678	217,137	191,760					4.
5. Net income after interest on deposits	290	22,066	7,084					5.
6. Non-operating gains/(losses):								6.
(a) Net gains/(losses) on investments		8,769						(a)
(b) Other net non-operating gains/(losses)		(4,340)	2,209					(b)
(c) Total non-operating gains/(losses)	0	4,429	2,209					(c)
7. Entrance fees								7.
8. Other additions/(deductions)								8.
9. Net change for the period	$290	$26,495	$9,293					9.
10. Surplus funds at beginning of period	5,695	411,911	205,696					10.
11. Surplus funds at end of period	$5,985	$438,406	$214,989					11.

MANCHESTER

(Year of Incorporation - 1909)

ST. MARY'S BANK
200 McGREGOR STREET
MANCHESTER, NH 03102

Tel. 669-4600

BRANCH

234 Elm Street
Manchester, NH 03103

OFFICERS

President
Ovide A. Lamontagne

Vice President
Raymond A. Cloutier

Treasurer
** Leonard D. Lacouture

Secretary
Gerald O. Robert

Senior Loan Officer
Raymond A. Lessard

Installment Loan Officers
Robert D. Blais
Robert Wheeler

Loan Servicing Officer
James L. Bragg

Loan Officers
Karen Grieser
Leo Roy
Pricille Vaillancourt
Stuart Vant

Chief Financial Officer
Robert W. Gill

Financial Officer
Douglas J. Petersen

Operations Officer
Thomas Drociak

Personal Banking Officer
Marilyn Clerk

Branch Manager
Patricia Cote

Collections
Wayne Jeffrey

Secondary Market Officer
Nancy Flegal

Marketing Officer
Renee Osterman

Internal Auditor
Richard Rogers

Management Information System
Theron Sargent

Comptroller
Simone Roy

Computer Data Processing
Ralph Roy

DIRECTORS

Joseph J. Acorace
Gerald E. Aubin
Raymond A. Cloutier
Robert A. Duval
Ovide A. Lamontagne
Claude F. Pelletier
* Gerald O. Rheault
* Gerald O. Robert
* Henry L. Roy

* Investment Committee Members
** Chief Executive Officer

Continued...

(Year of Incorporation - 1909)

ST. MARY'S BANK
280 McGREGOR STREET
MANCHESTER, NH 03102 Tel. 669-4600

GENERAL INFORMATION

Surety Coverage	$3,000,000
Total compensation paid to officers and employees (including directors)	$1,256,679
Total number of accounts	50,459

ASSETS	(CENTS OMITTED)
Cash and due from banks	$ 3,028,303
Investments	17,321,597
Real estate loans	90,600,924
Other loans	16,160,443
Federal funds sold	1,050,000
Bank premises, vaults, furniture & fixtures	1,880,356
Other real estate owned	.....
Other assets	$1,951,000
Total Assets	$131,992,623

LIABILITIES AND CAPITAL	
Shares	$ 203,430
Share drafts	$10,738,912
Regular savings	53,523,819
Time deposits	60,219,803
Other deposits	$550,876
Borrowings	.....
Other liabilities	$1,226,483
Guaranty fund	4,513,877
Undivided profits	$1,015,423
Other reserves	.....
Total Liabilities and Capital	$131,992,623

Continued...

ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS

	(CENTS OMITTED)
OPERATING EARNINGS	
Interest and fees on loans	$11,723,287
Interest and dividends on securities	1,865,110
Commissions, collection, exchange and service charges	168,859
Income on federal funds sold and loans & securities purchased under agreement to resell	322,970
Other operating earnings	23,183
Total Operating Earnings	$14,103,409
OPERATING EXPENSES	
Salaries, wages and fees	1,791,274
Employee benefits	377,803
Net occupancy expense of bank premises	281,880
Interest on capital notes and debentures	.....
Interest on borrowings and related liabilities	.....
Furniture and equipment expense	384,576
Net actual loan losses	94,061
Other operating expenses	$1,000,287
Total Operating Expenses	$3,929,881

NET OPERATING EARNINGS	$10,173,528
INTEREST AND DIVIDENDS ON DEPOSITS	8,727,984
NET EARNINGS AFTER INTEREST AND DIVIDENDS ON DEPOSITS	$1,445,544
NON-OPERATING (CHARGES)/CREDITS:	
Net gains/(losses) on securities	62,147
Other net non-operating (charges)/credits	(1,968)
TOTAL NET NON-OPERATING (CHARGES)/CREDITS	60,179
NET INCOME	$1,505,723
DIVIDENDS PAID ON CAPITAL STOCK	.....
NET INCOME AFTER DIVIDENDS	$1,505,723
OTHER INCREASES IN CAPITAL ACCOUNTS	.....
OTHER DECREASES IN CAPITAL ACCOUNTS	.....
NET CHANGE FOR PERIOD	$1,505,723
CAPITAL ACCOUNT AT BEGINNING OF PERIOD	4,023,577
CAPITAL ACCOUNT AT END OF PERIOD	$5,529,300

AGGREGATE STATEMENT OF CONDITION OF CREDIT UNIONS

NUMBER OF CREDIT UNIONS REPORTING: 32
DECEMBER 31, 1985

(Rounded to the nearest dollar) ASSETS		% of Total Assets	(Rounded to the nearest dollar) LIABILITIES & SURPLUS FUNDS		% of Liabilities and Surplus
1. Cash & demand balances	$13,303,108	3.77%	17. Shares/deposits	$326,053,805	92.41%
2. Savings account balances	3,257,129	0.92%	18. Notes payable	26,518	0.01%
3. I.C.U. funds & other overnight deposits	16,780,007	4.76%	19. Other liabilities	1,985,310	0.56%
4. Time balances (maturing one year or less)	39,686,154	11.25%			
5. U. S. Government obligations	13,433,894	3.81%	20. Total liabilities	328,065,633	92.98%
6. Federal agencies	10,777,435	3.05%			
7. Other securities and investments	17,268,082	4.89%	21. Statutory reserve (RSA 394-B:49)	13,844,354	3.92%
8. Time balances (maturing in excess of one year)	5,620,524	1.59%	22. Undivided profits	8,809,176	2.50%
9. Real estate loans	120,643,006	34.19%	23. Other reserves	2,123,561	0.60%
10. Loans fully secured by shares/deposits	7,473,272	2.12%			
11. Other loans	96,573,898	27.37%	24. Total surplus funds	24,777,091	7.02%
12. Total loans	224,690,176	63.68%			
13. Land & buildings (net)	3,108,933	0.88%			
14. Other fixed assets (net)	1,470,033	0.42%			
15. Other assets	3,447,249	0.98%			
16. Total assets	$352,842,724	100.00%	25. Total liabilities & surplus funds	$352,842,724	100.00%

AGGREGATE STATEMENT OF EARNINGS, EXPENSES, GAINS AND LOSSES

CREDIT UNIONS

December 31, 1985

(Rounded to nearest dollar)	
1. Operating Earnings:	
(a) Interest and fees on loans	$25,931,863
(b) Interest from investments	9,508,366
(c) Other operating earnings	930,118
(d) Total operating earnings	36,370,347
2. Operating expenses:	
(a) Salaries, wages, fees and benefits	4,558,486
(b) Net occupancy expense	555,743
(c) Loan servicing expense	120,685
(d) Professional and outside services	349,778
(e) Provision or net actual loan losses	273,656
(f) Interest on borrowings	8,925
(g) Other operating expenses	3,026,893
(h) Total operating expenses	8,894,166
3. Net operating earnings before div./int. on shares/deposits	27,476,181
4. Interest/dividends paid on shares/deposits	23,506,338
5. Net income after interest on deposits	3,969,843
6. Non-operating gains/(losses):	
(a) Net gains/(losses) on investments	180,853
(b) Other net non-operating gains/(losses)	53,796
(c) Total non-operating gains/(losses)	234,649
7. Entrance fees	2,822
8. Other additions/(deductions)	0
9. Net change for the period	$4,207,314
10. Surplus funds at beginning of period	20,569,777
11. Surplus funds at end of period	$24,777,091

ABSTRACT OF THE ANNUAL REPORT

OF

NEW HAMPSHIRE BUSINESS DEVELOPMENT CORPORATION

SHOWING

STATEMENTS OF CONDITION

AND

EARNINGS AND UNDIVIDED PROFITS

AND

GENERAL INFORMATION

NEW HAMPSHIRE BUSINESS DEVELOPMENT CORPORATION

10 FORT EDDY ROAD
CONCORD, NH 03301

(Year of Incorporation - 1952)

Tel. 224-1432

OFFICERS

President
Warren D. Thompson

Vice Presidents
Robert C. McCray
William M. Scranton

Treasurer
Paul E. Ordway

Assistant Treasurer
Herbert E. Little

Secretary
Edward J. Haseltine

Assistant Secretary
Roy M. Malool

Clerk
Richard F. Upton

DIRECTORS

Peter J. Allen
John C. Baas
Kenneth C. Baker
Robert M. Beyer, Jr.
J. Norton Cabell
Richard Carey
Edward P. Carter
Anthony J. Chismark
Bruce Clow
Lyman A. Cousens
Daniel J. Donahue
John C. Duffett
W. Robert Felder
John T. Flanders
William House
Russell F. Ingram
William F. Kidder, Jr.
* Robert C. McCray
Mark Northridge
Emerson H. O'Brien
* Paul E. Ordway
Robert E. Paddock
J. Herman Poullot
Wayne W. Presby, II
Fred B. Roedel
Charles F. Rutter
* William M. Scranton
Charles V. Sebring
Charles F. Sheridan, Jr.
Reyer Swan
* Warren D. Thompson
Thomas C. Tobey

* Investment Committee Members
** Manager

ASSETS

CURRENT ASSETS:			
Cash		$6,651	
Investments		978,587	
Accounts receivable		214,742	
Accrued interest receivable		108,393	
Prepaid insurance		9,810	
Loans receivable	$2,265,642		
LESS: Allowance for uncollectible loans	40,253	2,225,389	
Total Current Assets			$3,543,572
FIXED ASSETS:			
Furniture, fixtures and equipment		65,813	
LESS: Reserve for depreciation		7,100	
Net depreciated value			58,713
Other assets (1)			249,259
Total Assets			$3,851,544

LIABILITES AND CAPITAL

LIABILITIES:		
Notes payable - members	$3,969,962	
Accounts payable	223,224	
Accrued interest payable	133,901	
Accrued expenses	27,788	
Deferred income	327	
Deferred liability	3,771	
Overdrafts	38,338	
Total Liabilities		$4,397,311
CAPITAL STOCK		128,400
SURPLUS		(674,167)
Total Liabilities and Capital		$3,851,544

(1) Includes inventory of Maynesboro Corp. in the amount of $244,217.

STATEMENT OF EARNINGS AND UNDIVIDED PROFITS

OPERATING EARNINGS:		
Interest on loans	$79,251	
Interest on investments	73,669	
Service fee and miscellaneous	11,611	$164,531
OPERATING EXPENSES:		
Salaries and benefits	67,492	
Manager's expense	4,219	
Interest on notes payable	271,024	
Overhead	67,527	410,262
NET OPERATING EARNINGS/(LOSS)		($245,731)
LOSS FROM CONSOLIDATED SUBSIDIARY		(378,114)
		($623,845)
OTHER NET NON-OPERATING CHARGES/CREDITS		(48,870)
NET INCOME(LOSS)		($672,715)
OTHER INCREASES/DECREASES IN CAPITAL		3,000
NET CHANGE IN CAPITAL		($669,715)
TOTAL CAPITAL:		
Balance, January 1, 1985		$123,948
Balance, December 31, 1985		($545,767)

ANNUAL REPORT OF

SECOND MORTGAGE HOME LOAN LICENSEES

SHOWING

LOCATION,

CONSOLIDATED STATEMENT OF CONDITION,

CONSOLIDATED STATEMENT OF INCOME AND EXPENSE

AND ANALYSIS OF LOANS

SECOND MORTGAGE HOME LOAN LICENSEES
DECEMBER 31, 1985

Allstate Enterprises, Inc.	Amherst
Allstate Enterprises, Inc.	Bedford
Allstate Enterprises, Inc.	Concord
Allstate Enterprises, Inc.	Exeter
Allstate Enterprises, Inc.	Gilford
Allstate Enterprises, Inc.	Goffstown
Allstate Enterprises, Inc.	Hampton
Allstate Enterprises, Inc.	Merrimack
Allstate Enterprises, Inc.	Nashua
Allstate Enterprises, Inc.	North Londonderry
Allstate Enterprises, Inc.	Somersworth
American Funding Limited	Manchester
Associates Financial Services of America, Inc.	Bedford
Aqua-Craft of New Hampshire	Bedford
Avco Financial Services of New Hampshire, Inc.	Concord
Avco Financial Services of New Hampshire, Inc.	Laconia
Avco Financial Services of New Hampshire, Inc. #1	Manchester
Avco Financial Services of New Hampshire, Inc. #2	Manchester
Avco Financial Services of New Hampshire, Inc.	Nashua
Avco Financial Services of New Hampshire, Inc.	Plaistow
Avco Financial Services of New Hampshire, Inc.	Rochester
Avco Financial Services of New Hampshire, Inc.	Salem
Baker Financial Services	Manchester
Beneficial Mortgage Co. of New Hampshire	Concord
Beneficial Mortgage Co. of New Hampshire	Derry
Beneficial Mortgage Co. of New Hampshire	Dover
Beneficial Mortgage Co. of New Hampshire	Laconia
Beneficial Mortgage Co. of New Hampshire	Manchester
Beneficial Mortgage Co. of New Hampshire	Milford
Beneficial Mortgage Co. of New Hampshire	Nashua
Beneficial Mortgage Co. of New Hampshire	Portsmouth
Beneficial Mortgage Co. of New Hampshire	Rochester
Beneficial Mortgage Co. of New Hampshire	West Lebanon
Ben Franklin Mortgage Corporation	Nashua
Boston Five Mortgage Corporation, The	Manchester
C.I.T. Financial Services, Inc.	Manchester
C.I.T. Financial Services, Inc.	Portsmouth
Century Mortgage Co., Inc.	Manchester
Citicorp Person-to-Person Financial Center, Inc.	Bedford
Comfed Mortgage Co.	Portsmouth
Commercial Credit Corporation	Manchester
Commonwealth Mortgage Company, Inc.	Bedford
Consumer Acceptance Corp.	Manchester
Domestic Safe Deposit Co.	Concord
Eastern Funding	Salem
Equitable Mortgage Associates	Manchester
FinanceAmerica Corporation of New Hampshire Inc.	Laconia
FinanceAmerica Corporation of New Hampshire Inc.	Nashua
FinanceAmerica Mortgage Services Inc.	Bedford
Financial Enterprises Corp.	Nashua
First N.H. Mortgage Corp.	Manchester
Fleet Mortgage Corp.	Bedford
Ford Motor Credit Company	Bedford
Hallmark Financial Services, Inc.	Nashua
Homeowners Funding Corporation of Connecticut	Salem
Household Finance Corporation	Manchester
Household Finance Corporation	Nashua
Household Finance Corporation	Newington Mall
Loan Depot Corporation	Concord
Magnabuilt Inc.	Derry

SECOND MORTGAGE HOME LOAN LICENSEES (Continued)
DECEMBER 31, 1985

Marquette Credit Union	Manchester
Merrill Lynch Equity Mgt., Inc.	Manchester
MFC Mortgage Company Inc.	Salem
Money Store, The/New Hampshire Inc.	Manchester
Northern Credit Corporation	Manchester
Norwest Mortgage, Inc.	Nashua
Oaks Financial Services	Dover
P & M Associates, Inc.	Concord
Regnant Financial Ltd.	Concord
Residential Funding Corporation	Nashua
Seacoast Mortgage Corp.	Milford
Security Pacific Finance Corp.	Lebanon
Security Pacific Finance Corp.	Manchester
Security Pacific Finance Corp.	Nashua
Security Pacific Finance Corp.	Portsmouth
Security Pacific Finance Corp.	Rochester
Sol-R-Ize	Manchester
Taube Investment Corporation	Manchester
Trustees of Dartmouth College	Hanover
Vinyl-Side Home Improvement Corp.	Manchester
Zim Trust, The	Derry

CONSOLIDATED STATEMENT OF CONDITION
OF
81 SECOND MORTGAGE HOME LOAN LICENSEES
DECEMBER 31, 1985

The following statements and analyses have been prepared in accordance with the requirements of RSA 398-A.

ASSETS	(cents omitted)
Cash on hand and in banks	$2,273,501
Loans receivable (second mortgage home loans)	60,244,382
Furniture, fixtures & equipment	312,494
Organization expense	6,500
Deferred charges	26,886
Other assets	17,597,015
Total Assets Used and Useful in the Second Home Loan Business	80,460,778
Assets Not Used in the Second Mortgage Home Loan Business	36,931,894
Total Assets	$117,392,672

LIABILITIES AND CAPITAL	(cents omitted)
Notes and accounts payable	$46,880,260
Capital stock	1,218,446
Surplus	15,932,815
Net worth	299,284
Reserve for bad debts	1,872,698
Other reserves	218,287
Deferred income	1,186,105
Other liabilities	49,784,777
Total Liabilities & Capital	$117,392,672

CONSOLIDATED STATEMENT OF INCOME AND EXPENSES
OF
81 SECOND MORTGAGE HOME LOAN LICENSEES
YEAR ENDING DECEMBER 31, 1985

	(cents omitted)
INCOME DERIVED FROM SECOND MORTGAGE HOME LOAN BUSINESS:	
Interest collected on loans	$9,422,581
Other income	3,472,206
Total income	12,894,787
EXPENSES OF CONDUCTING SECOND MORTGAGE HOME LOAN BUSINESS:	
Advertising	216,601
Auditing	11,640
Insurance & fidelity bonds	24,528
Legal fees	57,469
Postage, printing and stationery	249,250
Rent	284,700
Salaries	2,052,210
Taxes:	
License fees	17,317
State and local	124,309
Federal	1,022,132
Other	2,210,483
Total Expenses	6,270,639

	(cents omitted)
NET EARNINGS	6,624,148
OTHER INCOME (NON-CURRENT)	29,443
Sub-total	6,653,591
OTHER CHARGES (NON-CURRENT)	333,680
NET PROFIT, BEFORE INTEREST PAID ON BORROWED FUNDS	$6,319,911
Interest Paid on Borrowed Funds	$5,234,401

CONSOLIDATED ANALYSIS OF LOANS
OF
81 SECOND MORTGAGE HOME LOAN LICENSEES

(CENTS OMITTED)

	No. of Loans	Amount	Average
Loan Balances Outstanding December 31, 1984	4,003	$50,717,869	$12,670
Loans Made During the Year	2,190	35,253,635	16,098
Loan Balances Outstanding December 31, 1985	3,992	123,473,670	30,930
Loans Made During The Year Classified By Size:			
$ 1,500.00 or Less	176	$113,305	$644
$ 1,500.01 to $ 2,000.00	27	66,614	2,467
$ 2,000.01 to $ 2,500.00	8	46,876	5,860
$ 2,500.01 to $ 3,000.00	8	22,622	2,828
$ 3,000.01 to $ 4,000.00	23	168,131	7,310
$ 4,000.01 to $ 5,000.00	31	271,628	8,762
$ 5,000.01 to $ 7,500.00	211	1,342,329	6,362
$ 7,500.01 to $10,000.00	194	1,773,313	9,141
$10,000.01 to $15,000.00	463	5,793,034	12,512
$15,000.01 to $20,000.00	349	6,046,758	17,326
$20,000.01 to $25,000.00	295	6,705,948	22,732
$25,000.01 to $30,000.00	192	5,244,144	27,313
$30,000.01 to $35,000.00	213	7,658,933	35,957
Total	2,190	$35,253,635	$16,098

ANNUAL REPORT OF

SMALL LOAN LICENSEES

SHOWING

LOCATION,

CONSOLIDATED STATEMENT OF CONDITION,

CONSOLIDATED STATEMENT OF INCOME AND EXPENSES,

ANALYSIS OF LOANS,

NON-PAYING DELINQUENT ACCOUNTS,

SUITS, POSSESSION AND SALE OF CHATTELS

SMALL LOAN LICENSEES
DECEMBER 31, 1985

Allstate Enterprises, Inc.	Amherst
Allstate Enterprises, Inc.	Bedford
Allstate Enterprises, Inc.	Concord
Allstate Enterprises, Inc.	Exeter
Allstate Enterprises, Inc.	Gilford
Allstate Enterprises, Inc.	Goffstown
Allstate Enterprises, Inc.	Hampton
Allstate Enterprises, Inc.	Merrimack
Allstate Enterprises, Inc.	Nashua
Allstate Enterprises, Inc.	North Londonderry
Allstate Enterprises, Inc.	Somersworth
Associates Financial Services of America, Inc.	Bedford
Avco Financial Services of New Hampshire, Inc.	Concord
Avco Financial Services of New Hampshire, Inc.	Laconia
Avco Financial Services of New Hampshire, Inc. #1	Manchester
Avco Financial Services of New Hampshire, Inc. #2	Manchester
Avco Financial Services of New Hampshire, Inc.	Nashua
Avco Financial Services of New Hampshire, Inc.	Plaistow
Avco Financial Services of New Hampshire, Inc.	Rochester
Avco Financial Services of New Hampshire, Inc.	Salem
Beneficial New Hampshire Inc.	Concord
Beneficial New Hampshire Inc.	Derry
Beneficial New Hampshire Inc.	Dover
Beneficial New Hampshire Inc.	Laconia
Beneficial New Hampshire Inc.	Manchester
Beneficial New Hampshire Inc.	Milford
Beneficial New Hampshire Inc.	Nashua
Beneficial New Hampshire Inc.	Portsmouth
Beneficial New Hampshire Inc.	Rochester
Beneficial New Hampshire Inc.	West Lebanon
C.I.T. Financial Services, Inc.	Portsmouth
Commercial Credit Corporation	Manchester
FinanceAmerica Corporation of New Hampshire Inc.	Laconia
FinanceAmerica Corporation of New Hampshire Inc.	Nashua
Ford Motor Credit Company	Bedford
Household Finance Corporation	Manchester
Household Finance Corporation	Nashua
Household Finance Corporation	Newington
Security Pacific Finance Corp.	Lebanon
Security Pacific Finance Corp.	Manchester
Security Pacific Finance Corp.	Nashua
Security Pacific Finance Corp.	Portsmouth
Security Pacific Finance Corp.	Rochester
Taubo Finance Co., Inc.	Manchester

CONSOLIDATED STATEMENT OF CONDITION
OF
44 SMALL LOAN LICENSEES
DECEMBER 31, 1985

The following statement and analyses have been prepared in accordance with the requirements of RSA 399-A, Section 21, Paragraph III Section 9.

ASSETS	(CENTS OMITTED) Small Loan Business	Other Business	LIABILITIES and CAPITAL	(CENTS OMITTED) Small Loan Business	Other Business
Cash on hand and in banks	$50,484	$39,316	Accounts payable	$8,350,391	$139,675
Accounts receivable	25,338	198,541	Notes payable	357,803	69,978
Loans receivable of $10,000 or less	33,793,472	0	Deferred income and unearned charges on loans rec.	11,300	1,166,282
Loans receivable	0	51,878,058	Due home office and subsidiaries	18,506,447	42,520,182
Furniture, fixtures and equipment	159,045	166,081	Other liabilities	335,779	341,016
Accrued interest receivable	100,285	176,219			
Organization expense (net of reserve)	0	0	Capital stock	29,714	46,415
Deferred charges	5,780	42,568	Net worth (if individual or partnership)	0	0
Other assets	812,225	1,179,896	Surplus (including undivided profits)	6,112,536	8,271,592
			Reserve for bad debts	1,242,659	1,125,539
			Other reserves	0	0
Total Assets	$34,946,629	$53,680,679	Total Liabilities and Capital	$34,946,629	$53,680,679

CONSOLIDATED STATEMENT OF INCOME AND EXPENSE
OF
44 SMALL LOAN LICENSEES
DECEMBER 31, 1985

	(CENTS OMITTED)	
	Small Loan Business	Other Business
INCOME DERIVED FROM BUSINESS:		
Interest collected on loans	$7,311,845	$ .....
Interest or charges collected from other business	.....	7,571,971
Default charges	5,410	25,542
Deferment charges	217	404
Other income	89,367	296,699
Total Income	7,406,839	7,894,616
EXPENSES OF CONDUCTING BUSINESS:		
Advertising	117,633	52,406
Auditing	5,977	1,064
Insurance and fidelity bonds	1,899	3,156
Legal fees	56,819	41,478
Postage, printing and stationery	83,564	72,905
Rent	188,326	163,393
Salaries	972,552	855,991
Taxes:		0
License fees	12,620	10,651

	(CENTS OMITTED)	
	Small Loan Business	Other Business
NET EARNINGS	3,397,155	4,765,418
Recoveries of accounts charged off	214,298	92,370
Other recoveries and profits	15,324	33,657
Subtotal	3,626,777	4,891,445
Bad debts charged off	384,984	292,180
Additions to reserve for bad debts	452,436	145,801
Total charges	837,420	437,981
NET EARNINGS DERIVED FROM BUSINESS BEFORE DEDUCTING INTEREST EXPENSE	$2,789,357	$4,453,464
Interest paid on borrowed funds	$3,341,667	$2,824,488

CONSOLIDATED ANALYSIS OF LOANS
OF
44 SMALL LOAN LICENSEES

	Small Loan Business	
	(CENTS OMITTED)	
	No. of Loans	Amount
Loan Balances Outstanding December 31, 1984	18,024	$29,927,950
Loans Made During the Year	15,181	32,879,378
Loan Balances Outstanding December 31, 1985	18,944	33,793,472
Loans Made During the Year Classified by Size:		
$ 0 to $ 600.00	1,05[illegible]	$526,617
$ 600.01 to $ 1,500.00	3,78[illegible]	3,871,683
$1,500.01 to $ 5,000.00	9,919	25,810,211
$5,000.01 to $ 7,500.00	329	1,866,626
$7,500.01 to $10,000.00	89	804,241
Total	15,181	$32,879,378

	No. of Loans	Amount
Loans Made During the Year Secured in Whole or in Larger Part on:		
Chattel mortgages on household goods	532	$1,689,626
Automobiles	828	2,483,267
Other chattels	438	1,323,992
Unsecured notes	12,835	26,056,490
Endorsed notes	285	735,634
Wage assignments	1	5,858
Other considerations	262	584,511
Total	15,181	$32,879,378
Accounts with no payment of either principal or charges:		
One month	1,187	$1,974,796
Two months	305	450,285
Three months or more	368	499,809
Total	1,860	$2,924,890

CONSOLIDATED REPORT OF SUITS, POSSESSION AND SALE OF CHATTELS
OF
44 SMALL LOAN LICENSEES
DECEMBER 31, 1985

	Small Loan Business	
	(CENTS OMITTED)	
	No. of Accounts	Amount Due
SUITS FOR RECOVERY:		
Suits pending at close of previous year	215	$265,909
Suits instituted during the year	412	578,539
Suits on which judgment was secured during the year	275	400,205
Suits settled before judgment during the year	188	210,598
Suits pending at close of current year	162	233,645
WAGE ASSIGNMENTS FILED DURING THE YEAR	2	5,861
POSSESSION OF CHATTELS OBTAINED BY LICENSEE:		
(A) Household Goods		
By Replevin of Contract Right		
(1) When in use	0	0
(2) When not in use	0	0
By Voluntary Surrender		
(1) When in use	0	0
(B) Automobiles		
By Replevin of Contract Right		
(1) When in use	5	9,284
(2) When not in use	2	3,575
By Voluntary Surrender		
(1) When in use	2	1,221
(2) When not in use	0	0
(C) Other Chattels and Property		
By Replevin of Contract Right		
(1) When in use	0	0
(2) When not in use	1	22,820
By Voluntary Surrender		
(1) When in use	0	0
(2) When not in use	0	0
SALE OF CHATTELS BY LICENSEE:		
(A) With Borrower's Consent		
(1) When in use	0	22,820
(2) When not in use	0	0
(B) Without Borrower's Consent		
(1) When in use	3	2,401
(2) When not in use	0	0

ALL

FINANCIAL INSTITUTIONS

IN

NEW HAMPSHIRE

FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE

Allenstown:		Family Bank & Trust, The
Alton:	*	Farmington National and Savings Bank, Farmington
Amherst:	+#	Allstate Enterprises, Inc.
	*	Amoskeag National Bank & Trust Co., Manchester
	*	Milford Co-operative Bank, Milford
	*	Souhegan National Bank of Milford, Milford (2)
Andover:	*	New London Trust Company, The, New London
Antrim:	*	Peterborough Savings Bank, Peterborough
Ashland:	*	Meredith Bank & Trust, Meredith
	*	Meredith Village Savings Bank, Meredith
Atkinson:	*	Plaistow Bank and Trust Company, Plaistow
Barrington:	*	Dover Federal Savings Bank, Dover
	*	Southeast Bank for Savings, Dover
	*	Strafford National Bank, Dover
Bartlett:	*	White Mountain National Bank of North Conway, North Conway
Bedford:	+#	Allstate Enterprises, Inc.
	*	Amoskeag National Bank & Trust Co., Manchester (2)
	*	Amoskeag Savings Bank, Manchester
Bedford: (continued)	+#	Associates Financial Services of America, Inc.
	#	Aqua-Craft of New Hampshire
	*	BankEast, Manchester
		Bedford Bank, The
	+	Citicorp Person-to-Person Financial Center, Inc.
	+	Commonwealth Mortgage Co., Inc.
	+	FinanceAmerica Mortgage Services, Inc.
	+	Fleet Mortgage Corp.
	+#	Ford Motor Credit Company
	*	Numerica Savings Bank, fsb, Manchester
	+	Vinyl-Side Home Improvement Corp.
Belmont:		Belknap Bank & Trust
	*	First Deposit National Bank, Tilton
Berlin:		Berlin City Bank, The
		Home Bank, fsb
		L'Ange Gardien Credit Union
		North Country Bank
		United Brotherhood Credit Union
Bethlehem:	*	Indian Head Bank North, Littleton
Bradford:	*	Lake Sunapee Savings Bank, fsb, Newport
Bristol:		Bristol Bank, The
		IPC Employees Credit Union
	*	Franklin Savings Bank, Franklin
Brookline:	*	Milford Co-operative Bank, Milford

* Branch
\+ Second Mortgage Home Loan Company
\# Small Loan Company

Campton:	*	Pemigewasset National Bank of Plymouth, The, Plymouth
	*	Plymouth Guaranty Savings Bank, Plymouth
Canaan:	*	Mascoma Savings Bank, Lebanon
Candia:	*	Derry Bank and Trust Company, Derry
Charlestown:	*	Claremont Savings Bank, Claremont
		Connecticut River Bank
Chester:	*	Derry Bank and Trust Company, Derry
Claremont:	*	BankEast, Manchester (2)
		City Bank and Trust
		Claremont Community Federal Credit Union
		Claremont Savings Bank
	*	Claremont Savings Bank
	*	Connecticut River Bank, Charlestown
	*	Indian Head National Bank, Nashua
Colebrook:		Farmers and Traders National and Savings Bank of Colebrook, The
		First Colebrook Bank, The
Concord:	+#	Allstate Enterprises, Inc.
	+#	Avco Financial Services of New Hampshire, Inc.
	*	Bank of New Hampshire, National Association, Manchester (2)
	*	BankEast, Manchester (2)
	#	Beneficial New Hampshire Inc.
	+	Beneficial Mortgage Co. of New Hampshire
		Charter Trust Company
		Concord National Bank
	*	Concord National Bank
		Concord Postal Credit Union
		Concord Savings Bank
	*	Concord Savings Bank (2)
	+	Domestic Safe Deposit Co.
	*	Indian Head National Bank, Nashua
	+	Loan Depot Corporation
		Merrimack County Savings Bank
		New Hampshire Business Development Corporation
		New Hampshire Savings Bank
	*	New Hampshire Savings Bank (2)
		New Hampshire Federal Credit Union
	+	P & M Associates, Inc.
	+	Regnant Financial Ltd.

* Branch
\+ Second Mortgage Home Loan Company
\# Small Loan Company

FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE

Concord: (continued)		Spaulding Memorial Federal Credit Union
	*	United Federal Bank, fsb, Manchester
Contoocook Village:	*	Bank of New Hampshire, National Association, Manchester
	*	New Hampshire Savings Bank, Concord
Conway:	*	Indian Head Bank North, Littleton
	*	White Mountain National Bank of North Conway, North Conway
Cornish Flat:	*	Claremont Savings Bank, Claremont
Danbury:	*	New London Trust Company, The, New London
Derry:	#	Beneficial New Hampshire Inc.
	+	Beneficial Mortgage Co. of New Hampshire
		Derry Bank and Trust Company
	*	Derry Bank and Trust Company
	*	Indian Head National Bank, Nashua
	+	Magnabuilt, Inc.
	*	United Federal Bank, fsb, Manchester
	+	Zim Trust, The
Dover:	#	Beneficial New Hampshire Inc.
	+	Beneficial Mortgage Co. of New Hampshire
Dover: (continued)		Dover Federal Savings Bank
	*	Indian Head Bank and Trust Company Portsmouth
		K. P. Credit Union
		Merchants National Bank
	*	Merchants National Bank
	+	Oaks Financial Services
		Seacoast Savings Bank
	*	Seacoast Savings Bank
		Southeast Bank for Savings
	*	Southeast Bank for Savings
		Strafford National Bank
	*	Strafford National Bank
Durham:	*	Dover Federal Savings Bank, Dover
		Durham Trust Company
	*	Seacoast Savings Bank, Dover
Enfield:	*	First NH Bank of Lebanon, The, Lebanon
	*	Mascoma Savings Bank, Lebanon

* Branch
\+ Second Mortgage Home Loan Company
\# Small Loan Company

Epping:	*	Indian Head Bank and Trust Company, Portsmouth
Epsom:	*	Suncook Bank, The, Suncook
Exeter:	+#	Allstate Enterprises, Inc.
	*	Bank Meridian, National Association (2)
		Exeter Banking Company
		First Savings and Loan Association of New Hampshire
	*	First Savings and Loan Association of New Hampshire
	*	Indian Head Bank and Trust Company, Portsmouth (2)
		P E A Credit Union
Farmington:		Farmington National and Savings Bank
Franconia:	*	Indian Head Bank North, Littleton
	*	Peoples National Bank of Littleton
Franklin:	*	Belknap Bank & Trust, Belmont
	*	First Savings and Loan Association of New Hampshire, Exeter
		Franklin Savings Bank
	*	Franklin Savings Bank
	*	Laconia Peoples National Bank and Trust Company, Laconia (3)
		Webster Valve Employees Federal Credit Union
Gilford:	+#	Allstate Enterprises, Inc.
	*	Indian Head National Bank, Nashua
	*	Laconia Federal Savings & Loan Association, Laconia
	*	Laconia Peoples National Bank & Trust Co., Laconia
		Village Bank & Trust Company
Glen:	*	North Conway Bank, North Conway
	+#	Allstate Enterprises, Inc.
Goffstown:	*	Amoskeag National Bank & Trust Co., Manchester
	*	Amoskeag Savings Bank, Manchester
	*	Indian Head National Bank, Nashua
	*	Merchants National Bank of Manchester, The, Manchester
Gorham:	*	Home Bank, fsb, Berlin
	*	Saver's Bank, The, Littleton
Grantham:	*	Lake Sunapee Savings Bank, fsb, Newport
Greenland:	*	First National Bank of Portsmouth, The, Portsmouth
	*	Portsmouth Savings Bank, Portsmouth

* Branch
\+ Second Mortgage Home Loan Company
\# Small Loan Company

FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE

Greenville:
- Village Savings Bank

Groveton:
- * Berlin City Bank, The, Berlin
- * Siwooganock Guaranty Savings Bank, The Lancaster

Hampstead:
- * Derry Bank and Trust Company, Derry
- * First Savings and Loan Association of New Hampshire, Exeter
- * Plaistow Bank and Trust Company, Plaistow

Hampton:
- #+ Allstate Enterprises, Inc.
- * BankEast Savings Bank & Trust, Rochester
- Bank Meridian, National Association
- * Bank Meridian, National Association
- * First National Bank of Portsmouth, Portsmouth
- Hampton Co-operative Bank
- * Indian Head Bank and Trust Company, Portsmouth
- Seacoast Federal Credit Union

Hampton Falls:
- * Exeter Banking Company, Exeter

Hanover:
- Dartmouth National Bank of Hanover
- * Dartmouth National Bank of Hanover (2)
- * First NH Bank of Lebanon, The, Lebanon (2)
- Hanover Bank & Trust Company
- * Hanover Bank & Trust Company
- Hanover Credit Union
- Occom Federal Credit Union

Hanover: (continued)
- * Saver's Bank, The, Littleton (2)
- + Trustees of Dartmouth College

Henniker:
- * Valley Bank, The, Hillsboro

Hillsboro:
- * Bank of New Hampshire, National Association, Manchester
- Contoocook Valley Federal Credit Union
- Valley Bank, The

Hinsdale:
- * Cheshire National Bank, The, Keene

Hollis:
- * First Federal Bank, fsb, Nashua
- * Souhegan National Bank, Milford

Hooksett:
- * Amoskeag National Bank & Trust Co., Manchester
- * Amoskeag Savings Bank, Manchester
- * Suncook Bank, The, Suncook

Hudson:
- * Bank of New Hampshire, National Association, Manchester
- * BankEast, Manchester
- * First Federal Bank, fsb, Nashua
- * Indian Head National Bank, Nashua
- * Nashua Federal Savings & Loan Association, Nashua
- * Nashua Trust Company, Nashua

* Branch
\+ Second Mortgage Home Loan Company
\# Small Loan Company

Jaffrey:	Monadnock Bank, The
	* Peterborough Savings Bank, Peterborough
Keene:	Cheshire County Savings Bank
	* Cheshire County Savings Bank (2)
	Cheshire Hospital Federal Credit Union
	Cheshire National Bank, The
	* Cheshire National Bank, The
	Indian Head National Bank of Keene
	* Indian Head National Bank of Keene (2)
	K.M.T.C. Employees Federal Credit Union
	First Northern Co-operative Bank
	Keene Savings Bank
	M P B Employees Credit Union
	Monadnock Credit Union
	N.G.M. Employees Federal Credit Union
	S & C Credit Union
Kingston:	* Plaistow Bank and Trust Company, Plaistow (2)
Laconia:	∮+ Avco Financial Services of New Hampshire, Inc.
	Belknap County Federal Employees Credit Union
	∮ Beneficial New Hampshire Inc.
	+ Beneficial Mortgage Co. of New Hampshire
	∮+ FinanceAmerica Corporation of New Hampshire, Inc.
	* Indian Head National Bank, Nashua
	Laconia Federal Savings & Loan Association
	Laconia Peoples National Bank & Trust Co.
	* Laconia Peoples National Bank & Trust Co. (1)
	Laconia Savings Bank
	* New Hampshire Savings Bank, Concord
Lakeport:	* Indian Head National Bank, Nashua
Lancaster:	Lancaster National Bank, The
	* Peoples National Bank of Littleton, Littleton
	Sfwooganock Guaranty Savings Bank, The
Langdon:	* Connecticut River Bank, Charlestown

* Branch
\+ Second Mortgage Home Loan Company
∮ Small Loan Company

FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE

Lebanon:		First NH Bank of Lebanon, The
	*	Hanover Bank & Trust Company
		Mascoma Savings Bank
		SBB Employees Credit Union
	#+	Security Pacific Finance Corp.
Lincoln:	*	Plymouth Guaranty Savings Bank, Plymouth
	*	Saver's Bank, The, Littleton
Lisbon:	*	Indian Head Bank North, Littleton
	*	Woodsville Guaranty Savings Bank, Woodsville
Littleton:		Indian Head Bank North
	*	Indian Head Bank North
		Peoples National Bank of Littleton
		Saver's Bank, The
	*	Saver's Bank, The
Londonderry:	*	Amoskeag Savings Bank, Manchester
	*	Bedford Bank, The, Bedford
	*	Indian Head National Bank, Nashua
	*	Numerica Savings Bank, fsb, Manchester
Lyme:	*	Dartmouth National Bank of Hanover, Hanover
Manchester:	+	American Funding Limited
		Amoskeag National Bank & Trust Co.
	*	Amoskeag National Bank & Trust Co. (4)
		Amoskeag Savings Bank
	*	Amoskeag Savings Bank (4)
	#+	Avco Financial Services of New Hampshire, Inc. #1
	#+	Avco Financial Services of New Hampshire, Inc. #2
		B.G.S. Employees Federal Credit Union
	+	Baker Financial Services
		Bank of New Hampshire, National Association
	*	Bank of New Hampshire, National Association (4)
		BankEast
	*	BankEast (2)
		BankEast Trust Company
	#	Beneficial New Hampshire Inc.
	+	Beneficial Mortgage Co. of New Hampshire
	+	Boston Five Mortgage Corporation, The

* Branch
+ Second Mortgage Home Loan Company
# Small Loan Company

Manchester: (continued)	+	C.I.T. Financial Services, Inc.
		Cathedral Parish Credit Union
	+	Century Mortgage Co., Inc.
	#+	Commercial Credit Corporation
	+	Consumer Acceptance Corp.
	*	Derry Bank and Trust Company, Derry (2)
	+	Equitable Mortgage Associates
		Fiduciary Trust Company of New Hampshire
	+	First NH Mortgage Corp.
		Granite State Credit Union
	#+	Household Finance Corporation
	*	Indian Head National Bank, Nashua
		J. F. & Associates Credit Union
		Manchester Municipal Employees Credit Union
	+	Marquette Credit Union
		Merchants National Bank of Manchester, The
	*	Merchants National Bank of Manchester, The (3)
	+	Merrill Lynch Equity Management Inc.
	+	Money Store, The/New Hampshire Inc.
		N.H. Food Industry Credit Union
	+	Northern Credit Corporation
		Numerica Savings Bank, fsb
	*	Numerica Savings Bank, fsb, (4)
Manchester: (continued)		Postal Employees' Credit Union of New Hampshire
		St. Mary's Bank
	*	St. Mary's Bank (1)
	#+	Security Pacific Finance Corp.
	+	Sol-R-Ize
	#	Taube Finance Co., Inc.
	+	Taube Investment Corporation
		Telephone Credit Union of NH
		Union Leader Employees Credit Union
		United Federal Bank, fsb
	*	United Federal Bank, fsb (2)
Marlborough:	*	Indian Head National Bank of Keene, Keene
Meredith:	*	BankEast, Manchester
	*	Belknap Bank & Trust, Belmont
		Meredith Bank & Trust
		Meredith Village Savings Bank
Meriden:	*	First NH Bank of Lebanon, The, Lebanon
Merrimack:	#+	Allstate Enterprises, Inc.
	*	Bank of New Hampshire, National Association, Manchester
	*	First Federal Bank, fsb, Nashua
	*	Indian Head National Bank, Nashua
	*	Nashua Federal Savings and Loan Association, Nashua
	*	Numerica Savings Bank, fsb, Manchester (2)

* Branch
\+ Second Mortgage Home Loan Company
\# Small Loan Company

FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE

Milford:
- # Beneficial New Hampshire Inc.
- + Beneficial Mortgage Co. of New Hampshire
- Milford Co-operative Bank
- * Peterborough Savings Bank, Peterborough
- + Seacoast Mortgage Corporation
- Souhegan National Bank, The
- * Souhegan National Bank, The

Monroe:
- * Woodsville Guaranty Savings Bank, The, Woodsville

Mont Vernon:
- * Milford Co-operative Bank, Milford

Moultonborough:
- * Meredith Bank & Trust, Meredith
- * Meredith Village Savings Bank, Meredith

Nashua:
- #+ Allstate Enterprises, Inc.
- * Amoskeag National Bank & Trust Co., Manchester
- #+ Avco Financial Services of New Hampshire, Inc.
- * Bank of New Hampshire, National Association, Manchester (5)
- * BankEast, Manchester (2)
- + Barnstable Service Corp., The

Nashua: (continued)
- + Ben Franklin Mortgage Corporation
- # Beneficial New Hampshire Inc.
- + Beneficial Mortgage Co. of New Hampshire
- * Concord Savings Bank, Concord
- #+ FinanceAmerica Corporation of New Hampshire Inc.
- + Financial Enterprises Corp.
- First Federal Bank, fsb
- Gateway Credit Union
- + Hallmark Financial Services, Inc.
- #+ Household Finance Corporation
- Iapco Employees Federal Credit Union
- Indian Head National Bank
- * Indian Head National Bank (3)
- * Merchants National Bank of Manchester, The
- Nashua Federal Savings & Loan Association
- * Nashua Federal Savings & Loan Association (2)
- Nashua Municipal Employees Credit Union
- Nashua Trust Company
- * Nashua Trust Company (4)
- * New Hampshire Savings Bank, Concord
- + Norwest Mortgage, Inc.
- * Numerica Savings Bank, fsb

* Branch
\+ Second Mortgage Home Loan Company
\# Small Loan Company

Nashua: (continued)	+	Residential Funding Corp.
		St. Joseph Hospital Employees Credit Union
		Sanders Employees Federal Credit Union
	#+	Security Pacific Finance Corp.
		Sprague-Nashua Credit Union
		Triangle Federal Credit Union
New Boston:	*	Souhegan National Bank, The, Milford
	*	Peterborough Savings Bank
New Ipswich:	*	Village Savings Bank, Greenville
New London:		New London Trust Company, The
	*	New London Trust Company, The
	*	Lake Sunapee Savings Bank, fsb, Newport
Newington:		Atlantic Trust Company
	*	First National Bank of Portsmouth, The, Portsmouth
	#+	Household Finance Corporation
	*	Merchants National Bank, Dover
		Newco Credit Union
Newmarket:	*	Indian Head Bank and Trust Company, Portsmouth
	*	Strafford National Bank, Dover
Newbury:	*	New London Trust Company, The, New London

Newport:	*	BankEast
	*	Indian Head National Bank, Nashua
		Lake Sunapee Savings Bank, fsb
	*	Lake Sunapee Savings Bank, fsb
		Sugar River Savings Bank
North Conway:	*	Home Bank, fsb, Berlin
	*	Indian Head Bank North, Littleton (2)
		North Conway Bank
	*	North Conway Bank
		White Mountain National Bank of North Conway
North Hampton:	*	Bank Meridian, National Association, Hampton
	*	Exeter Banking Company, Exeter
		First Signature Bank & Trust Company
	*	Portsmouth Savings Bank, Portsmouth
	*	Seabrook Bank and Trust Co., Seabrook
North Londonderry:	#+	Allstate Enterprises, Inc.
North Walpole:	*	Savings Bank of Walpole, Walpole
North Woodstock:	*	Plymouth Guaranty Savings Bank, Plymouth
Northwood:	*	Suncook Bank, The, Suncook
Orford:		Equity Employees Credit Union
	*	Hanover Bank & Trust Company, Hanover
Ossipee:	*	Indian Head Bank North, Littleton
	*	Wolfeboro National Bank, The, Wolfeboro

* Branch
\+ Second Mortgage Home Loan Company
\# Small Loan Company

Nashua: (continued)	+	Residential Funding Corp.
		St. Joseph Hospital Employees Credit Union
		Sanders Employees Federal Credit Union
	#+	Security Pacific Finance Corp.
		Sprague-Nashua Credit Union
		Triangle Federal Credit Union
New Boston:	*	Souhegan National Bank, The, Milford
	*	Peterborough Savings Bank
New Ipswich:	*	Village Savings Bank, Greenville
New London:		New London Trust Company, The
	*	New London Trust Company, The
	*	Lake Sunapee Savings Bank, fsb, Newport
Newington:		Atlantic Trust Company
	*	First National Bank of Portsmouth, The, Portsmouth
	#+	Household Finance Corporation
	*	Merchants National Bank, Dover
		Newco Credit Union
Newmarket:	*	Indian Head Bank and Trust Company, Portsmouth
	*	Strafford National Bank, Dover
Newbury:	*	New London Trust Company, The, New London
Newport:	*	BankEast
	*	Indian Head National Bank, Nashua
		Lake Sunapee Savings Bank, fsb
	*	Lake Sunapee Savings Bank, fsb
		Sugar River Savings Bank
North Conway:	*	Home Bank, fsb, Berlin
	*	Indian Head Bank North, Littleton (2)
		North Conway Bank
	*	North Conway Bank
		White Mountain National Bank of North Conway
North Hampton:	*	Bank Meridian, National Association, Hampton
	*	Exeter Banking Company, Exeter
		First Signature Bank & Trust Company
	*	Portsmouth Savings Bank, Portsmouth
	*	Seabrook Bank and Trust Co., Seabrook
North Londonderry:	#+	Allstate Enterprises, Inc.
North Walpole:	*	Savings Bank of Walpole, Walpole
North Woodstock:	*	Plymouth Guaranty Savings Bank, Plymouth
Northwood:	*	Suncook Bank, The, Suncook
Orford:		Equity Employees Credit Union
	*	Hanover Bank & Trust Company, Hanover
Ossipee:	*	Indian Head Bank North, Littleton
	*	Wolfeboro National Bank, The, Wolfeboro

* Branch
\+ Second Mortgage Home Loan Company
\# Small Loan Company

FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE

Pease Air Force Base:
* Indian Head Bank and Trust Company, Portsmouth

Pelham:
* BankEast Savings Bank and Trust, Rochester
Pelham Bank and Trust Company

Penacook:
* Concord National Bank, Concord

Peterborough:
AWANE Credit Union
First National Bank of Peterborough, The
* First National Bank of Peterborough, The
* Monadnock Bank, The, Jaffrey
Peterborough Savings Bank
* Peterborough Savings Bank (2)
* Village Savings Bank, Greenville

Piermont:
* Woodsville Guaranty Savings Bank, The, Woodsville

Pittsfield:
* Concord National Bank, Concord
* New Hampshire Savings Bank, Concord

Plainfield:
* First NH Bank of Lebanon, The, Lebanon

Plaistow:
#+ Avco Financial Services of New Hampshire, Inc.
Plaistow Bank and Trust Company
Plaistow Co-operative Bank

Plymouth:
Pemigewasset National Bank of Plymouth, The
* Pemigewasset National Bank of Plymouth, The
Plymouth Guaranty Savings Bank
* Saver's Bank, The, Littleton

Portsmouth:
* BankEast Savings Bank and Trust, Rochester (2)
# Beneficial New Hampshire Inc.
+ Beneficial Mortgage Co. of New Hampshire
#+ C.I.T. Financial Services, Inc.
+ Comfed Mortgage Co.
* Durham Trust Company, Durham (3)
* Exeter Banking Company
* First Federal Bank, fsb, Nashua
First National Bank of Portsmouth, The
* First National Bank of Portsmouth, The
Indian Head Bank and Trust Company
* Indian Head Bank and Trust Company (3)
* New Hampshire Savings Bank, Concord
Northeast Federal Credit Union
Olde Port Bank & Trust Company
Piscataqua Savings Bank
Portsmouth Savings Bank

* Branch
+ Second Mortgage Home Loan Company
# Small Loan Company

Portsmouth: (continued)	#+ Security Pacific Finance Corp.
	Service Federal Credit Union
Raymond:	* Exeter Banking Company, Exeter
	* First Savings and Loan Association of New Hampshire, Exeter
	* Indian Head Bank and Trust Company, Portsmouth
Ridge:	* Monadnock Bank, The, Jaffrey
Rochester:	#+ Avco Financial Services of New Hampshire, Inc.
	BankEast Savings Bank and Trust
	* BankEast Savings Bank and Trust (2)
	* BankEast Trust Company
	# Beneficial New Hampshire Inc.
	+ Beneficial Mortgage Co. of New Hampshire
	* Granite State Bank, National Association, Somersworth
	Holy Rosary Credit Union
	* Indian Head Bank and Trust Company, Portsmouth
	* Merchants National Bank, Hampton
	Profile Bank, fsb
	#+ Security Pacific Finance Corp.
	* Southeast Bank for Savings, Dover
Rollinsford:	* Granite State Bank, National Association, Somersworth
	* Southeast Bank for Savings, Dover
Rye:	* First National Bank of Portsmouth, The, Portsmouth
Salem:	#+ Avco Financial Services of New Hampshire, Inc.
	* BankEast Savings Bank and Trust, Rochester
	+ Eastern Funding
	Fidelity Bank & Trust Company
	+ Homeowners Funding Corporation of Connecticut
	* Indian Head National Bank, Nashua
	+ MFC Mortgage Company, Inc.
	* Merchants Savings Bank, Manchester
	* Pelham Bank and Trust Company, Pelham
	Rockingham County Trust Co.
	* Rockingham County Trust Co.
	Salem Co-operative Bank
	+ Seacoast Mortgage Corporation
	Spicket Valley Federal Credit Union
Sanbornville:	* BankEast Savings Bank and Trust, Rochester
Sandown:	WRG Credit Union
Salisbury:	Liberty Savings Bank

* Branch
\+ Second Mortgage Home Loan Company
\# Small Loan Company

FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE

Seabrook:
Bailey Federal Credit Union
* Bank Meridian, National Association, Hampton
Seabrook Bank and Trust Company
* Seabrook Bank and Trust Company
U. S. Savings Bank of America, The

Somersworth:
#+ Allstate Enterprises, Inc.
Granite State Bank, National Association
* Granite State Bank, National Association
Somersworth Bank, The
Somersworth General Electric Employees' Credit Union
* Southeast Bank for Savings, Dover

Stratham:
* Exeter Banking Company, Exeter
* First Savings and Loan Association of New Hampshire, Exeter

Sunapee:
* BankEast
* Lake Sunapee Savings Bank, fsb, Newport

Suncook:
Central Credit Union
Suncook Bank, The

Tilton:
Arwood Tilton Employees Federal Credit Union
First Deposit National Bank
Iona Savings Bank

* Branch
+ Second Mortgage Home Loan Company
# Small Loan Company

Troy:
* Monadnock Bank, The, Jaffrey

Tuftonboro:
* Wolfeboro National Bank, The, Wolfeboro

Wakefield:
* Profile Bank, fsb, Rochester

Walpole:
* Indian Head National Bank of Keene, Keene
Savings Bank of Walpole

Warner:
* BankEast
* Sugar River Savings Bank, Newport

Warren:
* Woodsville Guaranty Savings Bank, The, Woodsville

West Lebanon:
Beneficial New Hampshire Inc.
+ Beneficial Mortgage Co. of New Hampshire
* Connecticut River Bank, Charlestown
* First NH Bank of Lebanon, The, Lebanon (2)
* Hanover Bank & Trust Company, Hanover
* Mascoma Savings Bank, Lebanon

West Ossipee:
* North Conway Bank, North Conway

West Stewartstown:
* Farmers and Traders National and Savings Bank of Colebrook, The, Colebrook

Whitefield:	* Indian Head Bank North, Littleton
Wilton:	* Indian Head National Bank, Nashua
Winchester:	* Cheshire National Bank, The, Keene Winchester NH Credit Union
Windham:	* Bedford Bank, The, Bedford Fortune Guaranty Savings Bank * Pelham Bank and Trust Company, Pelham
Wolfeboro:	* BankEast, Manchester Wolfeboro National Bank, The
Woodsville:	* Indian Head Bank North, Littleton Woodsville Guaranty Savings Bank, The

* Branch
\+ Second Mortgage Home Loan Company
\# Small Loan Company